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BACKGROUND ANALYSIS

SALT SPRING ISLAND INTEGRATED HOUSING STRATEGY ACTION PLAN

PREPARED SUMMER 2025



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SECTION 1: INTRODUCTION

This background review offers a summary of critical information that will shape engagement questions and recommendations for an Integrated Housing Strategy – Action Plan. The forthcoming Integrated Housing Strategy-Action Plan (The Strategy) will establish a clear and implementable vision for affordable rental and ownership housing for Salt Spring Island. Building on the 2011 Community Affordable Housing Strategy (CAHS), the Integrated Housing Strategy-Action Plan seeks to develop a clear vision and set of actions to make progress on increasing the availability of affordable housing on the Island.

This background document summarizes the significant amount of work done to date related to housing. It is not a detailed review of every document related to housing but rather explores recent (2011 – 2025) work that itself builds on or summarizes previous work done. In this way, this background document seeks to create a clear picture of current need, relevant work, policy and zoning tools, and community goals related to affordable housing as can be understood through this recent body of work.

In this document, we provide information related to:

- affordable housing definitions,
- mapping of the complex governance and regulatory context on the Island,
- summary of the key elements of existing plans and policies,
- estimated housing needs, and
- an overview of current housing programs, the housing sector, inventory existing, and proposed affordable housing developments.

This Background Analysis provides the foundation for the Strategy's development by summarizing work done to date, outlining a current understanding of housing needs on the Island, and identifying existing implementations successes and barriers. The Background analysis summarizes common themes and significant findings across the reports. This analysis will provide a foundation for engaging with stakeholders and the public throughout the project. Examples of relevant actions, strategies, and guiding statements are referenced throughout to provide an understanding of where different reports align and diverge.

SECTION 2: DOCUMENTS REVIEWED

This Background Analysis Report summarizes the review and key outcomes from plans, strategies, and other reports related to housing completed between 2011 and 2025.

- Salt Spring Island Complete Communities Assessment (2025)
- Islands Trust Strategic Plan (2025)
- Islands Trust Housing Needs Assessment (2025)
- Transition Salt Spring Common Ground Summit Materials (2024)
- Islands Trust Housing Options Toolkit (2024)
- Islands Trust Housing Strategic Action Plan (2024)
- [CRD Rural Housing Program – Pilot Project Analysis \(2024\)](#)
- [Salt Spring Island Local Community Commission Workshop \(2024\)](#)
- Homes for Islanders – Integrated Housing Solutions Framework for SSI (2023)
- Salt Spring Island Housing Action Program Task Force – Summary of Recommendations (2022)
- Island Trust Housing Challenges and Solutions Project – Housing Working Group Report (2020)
- Salt Spring Island Community Affordable Housing Strategy (CAHS) (2011)

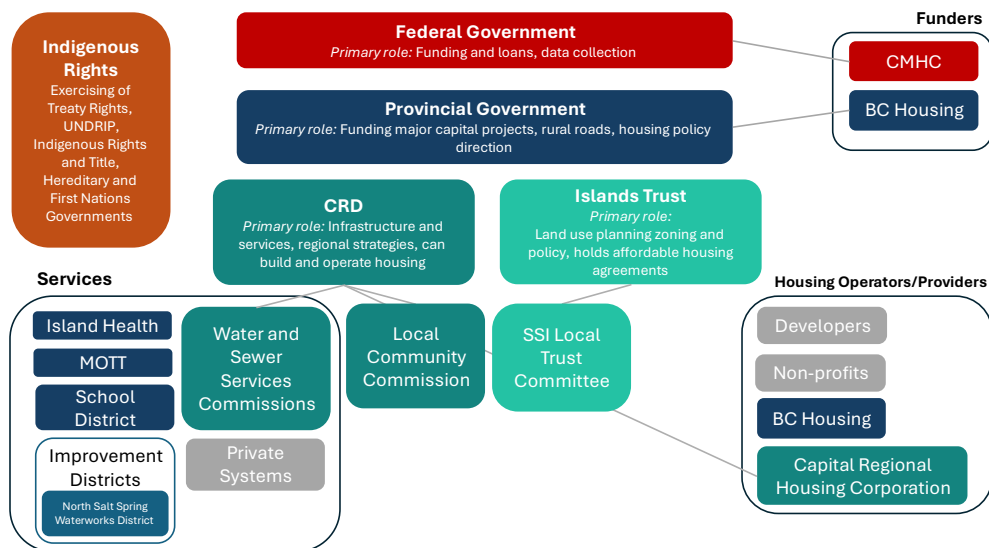
This list is not a full list of all housing related documents that pertain to Salt Spring Island. For further information, there is a significant body of information posted by Islands Trust.

Materials posted [here](https://islandstrust.bc.ca/programs/housing-affordability) (islandstrust.bc.ca/programs/housing-affordability) include Housing Strategic Action Plan, Housing Options Toolkit and related resources, Housing Reports, summary of initiatives, and more. The Islands Trust has produced an [annotated bibliography](https://islandstrust.bc.ca/document/annotated-bibliography-of-housing-reports-tool-3/) (https://islandstrust.bc.ca/document/annotated-bibliography-of-housing-reports-tool-3/) summarizing housing documents produced prior to 2024.

SECTION 3: GOVERNANCE AND REGULATORY CONTEXT

- Informing the Strategy:** The regulatory and governance framework here will be used to name key players and to ensure that the roles and responsibilities of each will be identified in the strategy. For provincial and federal governments, roles and responsibilities are determined to be the administration of existing programs.
- Informing Engagement:** The governance bodies and key servicing providers will be engaged in the process.

The following graphic shows the general relationships between regulatory and service-delivery providers on Salt Spring Island. This gives a sense of the complexity. To create an effective and actionable plan, roles and responsibilities for each of the parties identified will need to be articulated and accepted.



Tool 10 in the *Islands Trust Housing Toolkit* also provides an overview of roles and responsibilities related to housing in the Islands Trust Area. The diagram identifies data collection and research as an overlapping role of regional districts and the Islands Trust. Zoning, land use planning and holding housing agreements are identified as roles of the Islands Trust and overseeing Building Code, operating water and sewage systems and overseeing housing corporations are roles of regional districts.

SECTION 4: WHAT IS AFFORDABLE HOUSING?

- **Informing the Strategy:** Definitions of affordability, core housing need and extreme core housing need are set out by significant housing funders (BC Housing and the Canadian Housing and Mortgage Corporation) are useful to apply in this strategy to ensure alignment with standardized reporting and funding criteria.
- **Informing the Strategy:** Mapping Salt Spring Island affordable housing projects on the continuum and then analysing need (next section) helps set appropriate targets for unit numbers and types of affordable housing types that the strategy will aim to achieve.
- **Informing Engagement:** Graphic representation of the affordable housing continuum and associated programs on Salt Spring Island will be used as information during engagement.
- **Informing Engagement:** Engagement questions may explore where community and stakeholders want to focus their efforts along the continuum and if there are specific populations or levels of need they wish to target with this strategy.

MEASURING HOUSING AFFORDABILITY

The Canada Housing and Mortgage Corporation (CMHC) considers housing ‘affordable’ if it costs less than 30% of a household’s before-tax income. The provincial government and BC Housing share this definition but recognize that “this measure is a useful tool that can be used when choosing a place to live, but housing affordability is often based on a combination of factors, and every situation is different”.¹ There are many limitations to this broad definition of affordability. Factors such as utility costs and strata fees, the location of a home and transportation expenses, and a household’s financial status and stage of life can impact affordability. In addition, alternative work arrangements like seasonal and gig work can add complexity to this definition of

¹ <https://www2.gov.bc.ca/gov/content/housing-tenancy/affordable-and-social-housing/affordable-housing/defining-affordable-housing>

affordable housing. However, a shared definition that aligns with provincial and federal standards is useful to creating a benchmark to measure success, and to align goals and targets with the funding guidelines of agencies that provide major grants and incentives.

CORE HOUSING NEED

Core housing need (CHN) is defined as housing that is unaffordable, does not have enough bedrooms or needs major repairs where a household cannot afford to live elsewhere in their community. CMHC and BC Housing share definitions for core housing need. A household is considered to be in CHN if it meets two criteria:

- A household is below one or more of the adequacy, suitability and affordability standards.
- The household would have to spend 30% or more of its before-tax household income to access local housing that meets all three standards.

Extreme core housing need (ECHN) is a subset of CHN where households are below one or more of the adequacy, sustainability and affordability standards and would have to spend 50% or more of their before-tax household income to access local housing that meets these standards.

Housing is considered **adequate** when it does not require major repairs. Major repairs include defective plumbing or electrical wiring, or structural repairs to walls, floors, or ceilings. **Suitable** housing refers to a dwelling that meets the National Occupancy Standard (NOS) for size and composition of the resident household. This means the dwelling has enough bedrooms to comfortably accommodate the number of people and their relationships (e.g., couples, families with children).

ISLANDS TRUST DEFINITIONS

Islands Trust, in their baseline report on affordable housing in the Islands Trust Area identifies definitions of affordable housing (where available) in the individual OCPs and LUBs of the Gulf Islands.

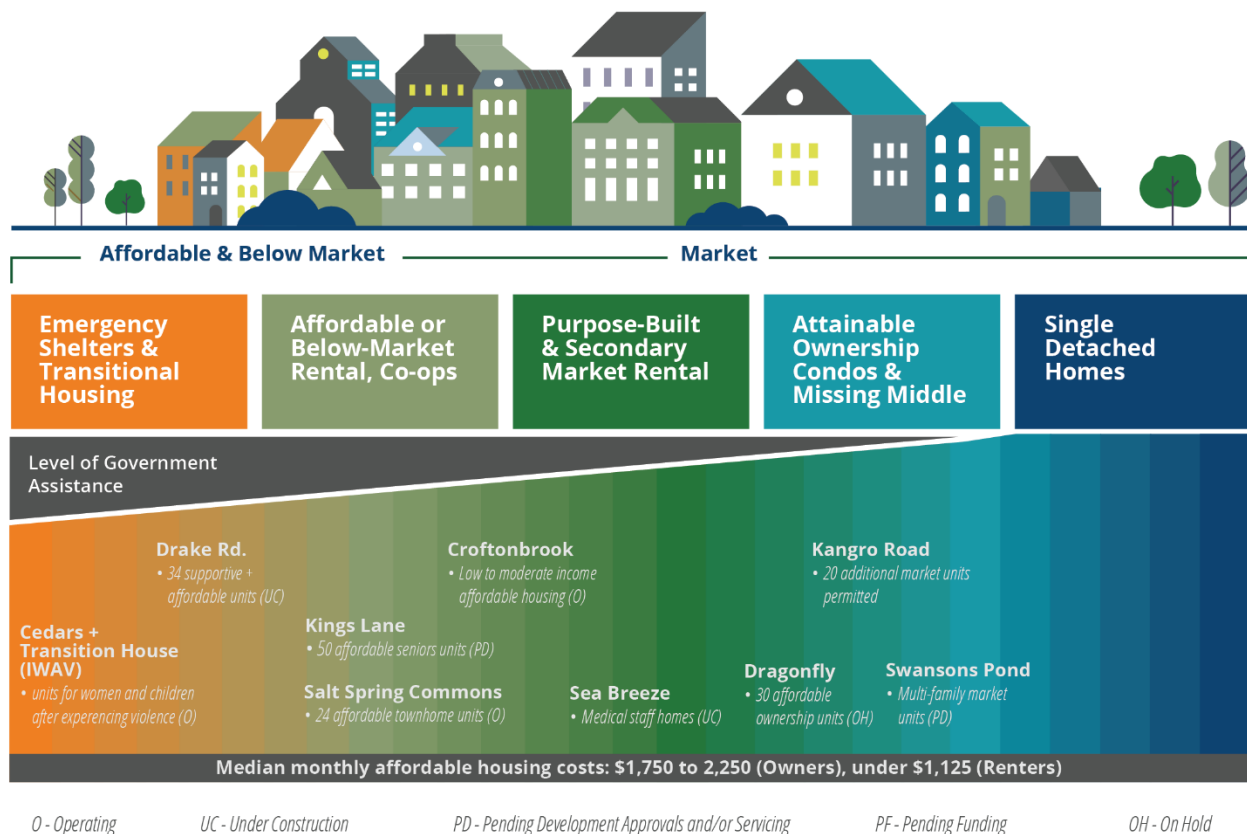
There are a variety of definitions identified, with some stipulating guidelines beyond the income to housing cost ratio such as applying only to households whose income is

below a particular standard (Gabiola Island, Galiano), having a covenant registered on title (Bowen Island), cost being lower than average cost for similar units in a described geographic area (Gambier, Hornby).

Salt Spring Island Local Trust Area’s OCP defines affordable housing as rental or owned housing that can be acquired with 30 percent of the median gross income of families or individuals on Salt Spring Island.

HOUSING CONTINUUM AND HOUSING SECTOR INVENTORY

The housing continuum represents a healthy housing system, which has a diversity of options for safe and healthy housing to support an individual over the course of their life. The continuum recognizes that individual and family needs change over time and is not intended to be linear or progressive. The housing continuum can help to visualize gaps or key areas of need within the housing system. Examples of future or operating housing options on Salt Spring Island are mapped onto the continuum below.



SECTION 5: HOUSING NEEDS AND ISLAND CHARACTERISTICS

- **Informing the Strategy:** The affordability analysis, based on Census data, gives one tool for measuring progress and success of the Strategy. Census data can assist with setting targets for unit types and cost, and future data can assist with determining whether overall access to and need for affordability is changing.
- **Informing Engagement:** The information of this analysis does not create a full picture of the need for affordable housing. Engagement will enquire into the hidden needs not captured by this data.

HOUSING NEEDS AND AFFORDABILITY ANALYSIS

The following information is a summary of the estimated need for new units and an analysis of the target costs for those units to fulfill projected needs for affordable units. This information is based on data reported in the most recent Housing Needs Report for Salt Spring Island, largely found in the 2021 Census.

These statistics do not give a complete picture of the housing needs on Salt Spring Island and cannot be the only metric used to predict need or determine whether or not measures have been successful. However, given the availability of data, this information is important to understanding the types of units and price points required to address critical housing needs. Because census data is collected regularly, using the same or comparable methodology, it is the most complete data available for measurement over time. This data does not, however, include all households and it misses many people living in illegal or unknown housing units. Additional information gained from locals who are more familiar with the whole population of Salt Spring Island will be needed to understand the full scope of need.

HOUSING NEEDS – PROJECTED UNITS NEEDED

It is estimated that **Salt Spring Island will need a total of 825 new units by 2026 and 2,550 new units by 2041** to meet the community’s housing needs². A range of housing types will be needed to meet this need, from supportive and transitional housing to market-rate ownership homes. The total 5-year and 20-year projections of need are broken down by components below. The components can provide insight to what types of housing will be needed on Salt Spring to meet the need. For example, households living in extreme core housing need will largely require deeply affordable and below-market housing while some homes to meet anticipated growth can be provided at market rate.

Table 1 Total 5-year and 20-year Housing Need (2021)

Component	5 Year Need	20 Year Need
A. Extreme Core Housing Need	37	149
B. Persons Experiencing Homelessness	28	57
C. Suppressed Household Formation ³	101	405
D. Anticipated Growth	655	1924
E. Rental Vacancy Rate Adjustment	4	16
F. Additional Local Demand	0	0
Total New Units – 5 years	825	
Total New Units – 20 years		2,550⁴

Source: Housing Assessment Research Tools BC HNR Calculator based on Statistics Canada Census Program 2021 Census Profile Data

To further understand the housing needs to accommodate Salt Spring Island’s current and future residents, an affordability analysis breaks down the estimated need by tenure and monthly costs.

The 2021 Census documented that **1,055 (21%) private households on Salt Spring Island are living in unaffordable housing**. Housing is considered unaffordable when a household is spending 30% or more of their before-tax household income on shelter costs. Rates of unaffordability are higher for renter households, with 38% of renter

² Figures and tables detail projected 5 and 20-year housing needs for Salt Spring Island RDA according to provincial guidelines for Housing Needs Assessments. The analysis utilizes the most recently available Census Canada (2021) at the time of the Strategy’s development.

³ Suppressed household formation refers to households that would have been formed but are not due to lack of attainable options. Moffat, 2022: [Ontarios-Need-for-1.5m-More-Homes-SPI-August-2022-1-1.pdf](#)

⁴ Component totals have been rounded, which can produce slight inconsistencies between total new units needed and component totals.

households living in unaffordable housing. Renter households also face higher rates of unsuitable (9%) and inadequate (12%) housing.

Table 2 Total Private Households Below Housing Standards (2021)

	Total	Owners	Renters
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	21% (n1,055)	17% (n695)	38% (n360)
Below the suitability standard (housing does not meet household needs – number of rooms per resident) ⁵	4% (n225)	3% (n140)	9% (n85)
Below the adequacy standard (major repairs needed)	7% (n380)	6% (n270)	12% (n110)

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing, 2021

Core housing need, including extreme core housing need, is far more prevalent amongst renters on Salt Spring Island. The majority of renter households (135) will need housing that costs less than \$1,125 to meet the projected 5-year need.

The tables below provide a detailed breakdown of the predicted number of units and their cost that will be needed over the next 5 years to provide affordable housing for all Islanders.

Table 3: Breakdown of 5-Year Housing Need for Owner Households (2021)

Owners	Studio	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom+	Total
Under \$1,125	44	55	11	12	9	131
\$1,125 to \$1,750	34	46	9	11	8	108
\$1,750 to \$2,250	24	33	7	8	6	78
\$2,250 to \$3,125	34	47	9	11	8	109
\$3,125 to \$5,000	39	54	11	13	9	126
\$5,000 and over	22	30	6	7	5	70
Total	197	265	53	62	45	622

⁵ **Housing suitability** refers to whether a private household is living in suitable accommodations according to the National Occupancy Standard (NOS); that is, whether the dwelling has enough bedrooms for the size and composition of the household.

Source: Housing Assessment Research Tools BC HNR Calculator based on Statistics Canada Census Program 2021 Census Profile Data

Table 4: Breakdown of 5-Year Housing Need for Renter Households (2021)

Renters	Studio	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom+	Total
Under \$1,125	86	16	16	8	9	135
\$1,125 to \$1,750	16	5	5	4	4	34
\$1,750 to \$2,250	5	1	2	1	1	10
\$2,250 to \$3,125	5	1	2	1	1	10
\$3,125 to \$5,000	6	2	2	1	2	13
\$5,000 and over	1	0	0	0	0	1
Total	119	25	27	15	17	203

Source: Housing Assessment Research Tools BC HNR Calculator based on Statistics Canada Census Program 2021 Census Profile Data

SECTION 6: DOCUMENT REVIEW

SUMMARY OF FINDINGS

This section identifies existing vision, efforts at coordination, land use policies, and strategies/actions related to affordable housing on Salt Spring Island. This information is part of understanding the current regulatory and strategic frameworks that have and continue to shape Salt Spring Island. Actions for the Action Plan will, in essence, be a response to this current body of plans and policies and seek to action some elements and perhaps add others. Engagement will be important to this direction setting.

- **Influence on Strategy:** information will be used as part of the base line understanding of what work is already happening, and to inform areas of focus for the strategy.
- **Influence on Engagement:** explore with stakeholders what has worked and what has been tricky in implementation.

ISLANDS TRUST HOUSING OPTIONS TOOLKIT

A core document to support the development of affordable housing on the Gulf Islands is the Islands Trust Housing Options Toolkit. The toolkit is geared at trustees, planning staff, and community groups and provides structured resources to support the implementation of housing-related projects. The tools included focus on projects directly related to local trust committees' abilities to regulate land use. The tools outlined in the Toolkit are referenced throughout this section to highlight how the Toolkit can be used to meet the cumulative stated goals of existing plans, strategies, and discussion papers related to affordable housing on Salt Spring Island.

EXISTING POLICY AND ZONING

The Islands Trust Housing Options Toolkit includes a snapshot of housing policy across the Trust Area. The snapshot, shown below, highlights that Salt Spring Island has already made significant progress in implementing the outlined tools.

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

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

¹ Zoning that permits additional dwelling units provided a maximum total floor area is not exceeded.
² Tiny homes on wheels, yurts, recreational vehicles

The SSI LUB allows secondary suites, ADUs, and RVs under certain conditions and defined areas. The LUB establishes zones where affordable housing and multi-family is permitted.

VISION

The Integrated Housing Strategy will have the opportunity to work with stakeholders and the public to create a unified vision, connecting the actions of the Strategy. Vision statements found in the background review are summarized into common themes below. Many reviewed documents did not have clear statements of vision or guiding principals, and some of the existing statements lack clarity. There is a need for refinement and clarity to develop effective guiding principles and a unified vision for the Integrated Housing Strategy.

The four key themes that emerged from the background review were:

1. Housing development needs to also ensure that environmental protection and ecological integrity are maintained.
2. Housing development needs to serve a range of needs and reflect the diversity of Salt Spring Island residents.

3. To ensure that the best use of available resources is pursued, a coordinated approach must be taken so that land, servicing, and funding available to create affordable housing is used strategically to serve the community at large.
4. Development of any housing has to consider the features of the community that make it a great place to live.

Theme 1: Environmental Protection & Ecological Integrity

The statements related to **environmental protection and ecological integrity** highlight the presence of the ‘preserve and protect’ mandate of Islands Trust, as well as the passion of Salt Spring Islanders to preserve their islands natural world. The statements are not necessarily in contradiction with the need to develop additional housing but do provide firm parameters for development. Salt Spring Islanders have expressed a clear priority to avoid sprawl, which can have long-term impacts on servicing costs, sustainability, and livability. Housing strategies and land use planning will best be guided by the features of Complete Communities, which consider environmental and livability goals.

Some of the wording and vision statements that emerged from background review to support this theme were:

- “Supporting smaller-scale housing types that are known to have fewer adverse impacts on the natural environment than typical single-family development”⁶
- Ensure that development does not require “large-scale land clearing of existing forests or harm to sensitive ecosystems”⁶
- “Supporting efficient use of land, water services, and infrastructure”⁶
- “Islands Trust ‘preserve and protect’ mandate”
- Maximize the benefits and minimize negative impacts of housing on Salt Spring, including ecological, climatic, and socioeconomic values⁷
- “Support improved housing outcomes for residents of Salt Spring Island [...] in ways that maintain and improve the environmental quality of the island and the surrounding waters of the Salish Sea”⁸

⁶ Homes for Islanders – Integrated Housing Solutions Framework for Salt Spring Island, 2023, p.10

⁷ Islands Trust Housing Challenges and Solutions Project – Housing Working Group Report, 2020

⁸ Salt Spring Island Housing Action Program Task Force – Summary of Recommendations, 2022, p.1

Theme 2: Providing Affordable Housing to Meet a Diversity of Needs

There is a strong desire to **create housing that meets different needs and promotes diversity of residents on SSI**. Creating opportunities for housing options across the housing continuum will be an important step in creating a diversity of housing options and, therefore making possible, diversity amongst residents.

Some of the wording and vision statements that emerged from background review to support this theme were:

- "Improving the availability and/or affordability of long-term housing options for a range of household types (single person, couples, families with children, etc.) and incomes"⁶
- "Population diversity"^{Error! Bookmark not defined.}
- "Support improved housing outcomes for residents of Salt Spring Island, particularly those in greatest need"⁴

Theme 3: Implementable and Coordinated Approaches

Several of the existing reports and strategies emphasized the need for a collaborative, coordinated and implementable approach. The Integrated Housing Strategy will need to build on the efforts already made to develop policy and promising approaches to develop affordable housing.

Some of the wording and vision statements that emerged from background review to support this theme were:

- "Being achievable within the existing local, regional, and provincial regulatory context"⁶
- "Build on 'what we know' and existing initiatives"^{Error! Bookmark not defined.}
- "Importance of partnerships and community support"^{Error! Bookmark not defined.}
- "Being economically viable"⁶
- "Incremental and adaptive approach in case of potentially conflicting goals"^{Error! Bookmark not defined.}

Theme 4: Maintaining Salt Spring Island as a Great Place to Live

Another core theme was the need to ensure that development supports and enhances the characteristics of Salt Spring Island that are important to livability. That means that development should consider community character, livability, and how to ensure that resources and services, such as schools, transportation, and food security also grow.

Some of the wording and vision statements that emerged from background review to support this theme were:

- Being compatible with and/or enhancing island community characteristics, such as self-sufficiency, interdependence, neighborliness, and low-impact living⁶
- “School system strength”⁶
- “Food security”⁶
- Supporting increased uptake of transit and/or active transportation⁶
- **Influence on Strategy:** These four themes related to vision will provide a starting point for developing guiding principles and goals for the strategy.
- **Influence on Engagement:** These four themes will be presented as part of engagement for further clarification and refinement, as well as the opportunity to add additional guiding principles.

AREAS OF ACTION

Across the strategies and reports from both community-led and government entities, there were six common areas that the actions and strategies attempted to address:

- increasing overall supply,
- incentivizing affordable housing,
- optimizing current housing stock,
- housing focused on priority populations,
- improving interagency coordination, and
- building community support and readiness.

These areas are discussed below, along with the specific actions identified to achieve the goals within them. This information will be used as part of the base line

understanding of what work is already happening, and to explore with stakeholders what has worked and what has been tricky in implementation.

When talking about creating affordable housing, it is important to note that there are two key ways that this is influenced: Land Use policies and planning, and other strategic planning and collaborative actions. The following tables summarize the goals identified in existing documents, the actions identified, and existing land use policies.



AREA 1: INCREASE SALT SPRING'S HOUSING SUPPLY WHILE STEWARDING ENVIRONMENTAL VALUES

This area of focus is discussed in all housing plans. Increasing the number of units available is a critical way to increase affordability, both in terms of balancing supply with population changes, and also in terms of creating suitable units for diverse populations. The existing body of literature on this topic also reflects the need to steward the environmental values of Salt Spring Island.

Area 1 Goals

- Increase density by focusing housing in Villages⁹
- Support gentle and moderate density in appropriate areas
- Incentivize and promote ecologically sound building practices
- Permit a diversity of housing options across the continuum, including accessory dwelling units/secondary suites, boarding houses, liveaboards^{Error! Bookmark not defined.},⁷ as well as tiny homes^{10,11}
- Apply careful land use planning and management strategies

Tools or Strategies Proposed

- Integrate housing with amenities to ensure access to essential services without the need for commutes.
- Consider immediate land use changes facilitating affordable housing options consistent with Official Community Plan.
- Permit secondary suites and accessory dwelling units (ADUs) in all residential zones if provided for long-term rental or family use (not short-term rental)¹¹.
- Support proactive land use planning and establish limits to growth using evidence-based data.

⁹ Salt Spring Island Complete Communities Assessment, 2025

¹⁰ Common Ground Summit (CGS), Transition Salt Spring, 2024

¹¹ Salt Spring Island Housing Action Program Task Force – Summary of Recommendations, 2022

- Develop a growth management planning framework that includes data on growth trends and projections, geological and hydrological capacities, infrastructure, and development rate¹².
- Invite, support, and facilitate private property owners to apply for pilot project rezoning to accommodate tiny home villages, tiny home mobile parks, and new forms of land tenure (i.e., leasing pads). For example, the LTC could support a pilot project for a tiny home village where the model provides serviced pad rentals with shared services¹¹.

Current OCP Policies

Section B2.2. and B.2.3 outline objectives and policies related to both affordable housing and settlement patterns. These objectives and policies reflect the desire to see affordable housing policies implemented, as well as ecological preservation. These policies as a whole should be weighed against the Islands Trust Toolkit Options for Policies and Zoning.

Section B.5 speaks directly to village land use objectives and policies and emphasizes compact, pedestrian oriented villages, and a modest scale of village development compatible with the rural character of Salt Spring Island.

Land Use Tools

Relevant Islands Trust Toolkit Options

As part of the mandate of Islands Trust, preservation considerations for development are widely articulated. There are a number of options to achieve this goal outlined in the Islands Trust Housing Toolkit document. Just some of the relevant options are the Conservation Density Zoning options.

Conservation Density Bonus/ Homeplate Zoning Model - Allow for flexibility of number of dwellings and/or dwelling type and size within maximum homeplate or total floor area (e.g., 500m²) in exchange for conservation covenant.

Ecovillage Zoning Model - Allow existing subdividable properties to be developed according to conservation design principles as a strata development with flexible dwelling types and sizes while placing large portions of property in a

¹² Islands Trust Strategic Plan, 2025

conservation covenant. Incorporate the ecological building principles of the Eco-Density Bonus and maintain full protection of the most sensitive ecosystems through DPAs.

Eco-Density Bonus - Encourage ecological and energy and efficient water homes by allowing a provision to add a dwelling unit if the owner builds to a higher ecological standard (e.g., solar panels, rainwater harvesting, ecological building materials, grey water recycling, net zero energy, solar hot water, etc.). These provisions will help reduce the operating costs and ecological impacts of dwellings.

Other options in the tool kit that could be applied include:

Secondary Suites - Permit secondary suites in some, or all, residential zones or areas of the island. Secondary suites are selfcontained dwelling units that are separated from the principal unit but within the same building, whether below, above or adjoined to the principal residence on the side.

Subdivision Density Bonus- In suitable areas the LTC could introduce density bonus regulations that establish a base permitted lot density, as well as a provision for additional density in exchange for the creation of affordable housing or cluster housing that preserves unique amenities and the environment.

General zoning regulations that encourage the development of diverse housing options within existing areas of infrastructure.

Completion of analysis to determine suitable areas such as a suitable land analysis, potential build out analysis, and other mapping tools to determine development potential that aligns with conservation, ALR, and other community goals.

AREA 2: INCENTIVIZE AND SUPPORT AFFORDABLE HOUSING DEVELOPMENT

Goals related to this area:

- Prioritize Affordable Housing Developments in Zoning Changes
- Prioritize Service Capacity for Affordable Housing Developments
- Advocate for funding for affordable housing projects
- Proactively Identify Land Opportunities for Affordable Housing Projects¹²
- Increase supply of affordable rentals (*Note – no clear actions identified at this time*)

Tools or Strategies Proposed

- Expand village water infrastructure – focusing water system upgrades and expansions in the three villages, ensuring new developments are adequately serviced. Error! Bookmark not defined.
- Prioritize the limited community water and sewage collection/treatment capacity for affordable housing Error! Bookmark not defined.
- Design a plan to advocate to enhance community access to funding for housing in the Trust Area¹²
- Several properties on SSI are already zoned for affordable housing, and funding from provincial and federal governments is available. Advocate for additional funding and support for these projects Error! Bookmark not defined.
- Identify surplus community parks that could be sold for housing development and examine the potential of the Phoenix School property for affordable housing¹²
- Consider Community Benefit Land Trust concept for Islands Trust¹²

Current OCP Policies

B.2.1.2.1 stipulates that zoning changes should be prioritized for affordable housing

B.2.2.2.18 states that preference should be given to rezoning applications for multiple-unit *affordable* housing projects.

Land Use Tools

Relevant Islands Trust Toolkit Land Use Policy Options Related to This Area:

- **Review and amend existing land zoned for affordable and/or multi-family development** - Review all existing lands zoned for affordable, seniors or similar housing and amend the zoning to be less zoned potential. Housing providers have said that flexibility in form is key (single large building, rowhouses, detached cottages, etc.) to adapt to changing market and funding conditions during lag between zoning approval and construction start. Zoned density should be maintained, but form should be flexible.
- **Tenure related policies**, such as residential rental tenure zoning, and removing owner-occupancy restrictions



AREA 3: UTILIZING AND PRESERVING THE CURRENT HOUSING STOCK

Area 3 Goals

- Create incentives for homeowners or non-profits related to renting rooms, accessory units, or boarding houses
- Maintain and upgrade the existing supply of affordable rental housing^{Error! Bookmark not defined.}
- Facilitate and improve connections between landlords and tenants^{Error! Bookmark not defined.}
- Decrease current and future housing loss due to short-term vacation rental activity^{Error! Bookmark not defined.}
- Remove regulatory barriers to facilitate ADUs as home ownership opportunities
- Maintain and upgrade the existing supply of affordable rental housing (*Note – no clear actions identified at this time*)

Tools or Strategies Proposed

- Landlord- Tenant Matching Programs like the Southern Gulf Islands Community Resource Centre (CRC) Housing Now landlord-tenant matching program. It aims to facilitate home sharing or rental of existing, legal accessory dwelling units. The program is funded by SGI Tourism Partnership Municipal Regional District Tax (MRDT) revenues and is being expanded on Salt Spring Island (SSI) with additional funding from the SSI Local Community Commission (LCC)^{Error! Bookmark not defined.}
- Establish a regulatory and enforcement system for short-term vacation rentals, including setting specific goals, ensuring simple, easy-to-understand regulations, and, most critically, establishing a system for licensing operators (e.g., in conjunction with CRD)^{Error! Bookmark not defined.}
- Offer modest funding to help homeowners or non-profits with minor renovations or other expenses related to renting out rooms, accessory dwelling units (ADUs), or establishing boarding houses. Opportunities to explore include using grants or the Community Economic Sustainability service (CESC) to provide such funding^{Error! Bookmark not defined.}

- Advocate for equitable allocation of suite and cottage renovation incentives from senior governments and the CRD^{Error! Bookmark not defined.}
- Enable the strata conversion of detached accessory dwelling units based on specific conditions identified in the BC Housing ADU Report as a potentially effective practice for small to medium-sized BC communities. This allows for affordable home ownership and land sharing¹¹

Current OCP Policies

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.

Land Use Tools

Land Use Bylaw

Update BnB regulations in Land Use Bylaw to allow for more flexible seasonal, short-term accommodation, such as glamping that does not compete with suitable long-term rental spaces while still providing income for the resident home-based businesses¹¹

Islands Trust Toolkit Policy Options

- **Multi-Family Dwelling Units (Affordable)** Permit the construction of multiple dwelling units on a single lot, only if undertaken by a government or nonprofit organization and/or with rent/purchase/resale price controlled by housing agreement.
- **Multi-Family Density Bonus** In suitable areas the LTC could introduce density bonus regulations that establish a base permitted density, as well as a provision for additional density in exchange for creation of affordable housing.
- **Subdivision Density Bonus** In suitable areas the LTC could introduce density bonus regulations that establish a base permitted lot density, as well as a provision for additional density in exchange for the creation of affordable housing or cluster housing that preserves unique amenities and the environment.

AREA 4: CREATING HOUSING OPTIONS FOR PRIORITY POPULATIONS

The 2011 Community Affordable Housing Strategy as well as multiple Housing Needs Assessments identified priority populations. While plans included direction to increase the supply of housing for these populations, there was a lack of specific, actionable steps to do so. The following priority populations and housing types were identified:

- People at-risk of or experiencing homelessness
- Residents with very low incomes who require heavily subsidized housing without supports
- Seniors with low incomes
- Individuals living with developmental disabilities
- First-time homeowners
- Market and non-market housing for families with children

OCP Policies

B.4.3.2.4.c Rezoning applications for higher density housing within about 0.8 km of the Health Services Designation should be designed for seniors or those with special needs.

B.5.1.2.1 includes provisions for affordable seniors supportive housing and special needs housing to exceed density requirements as long as it does not exceed specified floor space ratios, unit maximums or site coverage limits.

The OCP does not include any language related to homelessness, unhoused people, disabilities, subsidized housing, or supportive housing outside of seniors housing.

Land Use Tools

- **Zoning policies for seniors**, such as accommodating aging in place and multi-family senior housing.
- **Zoning policies for housing workers**, such as allowing worker housing in commercial zones.

AREA 5: IMPROVE COORDINATION AND IMPLEMENTATION

While coordination and implementation are common issues faced by local governments tackling housing, Salt Spring Island's complex regulatory and service-delivery environment lends itself to confusion that at times exacerbates these challenges. Lack of coordination and implementation is identified as a key issue across multiple plans, with some strategies and actions identified to address these issues. Many plans referenced goals to 'remove barriers' and 'pursue innovative approaches' for affordable housing and non-profit developers. A lesser number included concrete actions to achieve these goals, suggesting a knowledge gap that could be addressed by the Integrated Strategy-Action Plan. This may largely be due to differences in understanding or lack of agreement as to who is responsible for what actions related to housing development.

Reports also recognize the need to build community understanding and support in order for affordable housing projects to move forward. To build on the work done to date, the Integrated Housing Action Strategy will need to propose clear and effective techniques to build support and understanding.

Area 5 Goals

- Advocate for staff capacity to coordinate housing initiatives on SSI
- Increase interagency collaboration and advocacy for affordable housing
- Build non-profit sector capacity¹³

Tools or Strategies Proposed

- Establish an interagency Housing Authority, whereby indigenous, provincial, territorial, and local governments (e.g., CRD, water districts) collaborate and work together on housing issues and identify the improvements each government agency can advance to improve housing supply of all types with particular focus on multi-family projects close to village centers, bus routes and water supply¹¹
- **The CRD Rural Housing Program will establish a Coordinator position to support housing initiatives as part of the interagency housing council. The LCC is advocating for equitable allocation of the coordinator's time for SSI and convening periodic meetings to facilitate collaboration¹¹. This program was initiated in 2024.**

¹³ Salt Spring Island Community Affordable Housing Strategy, 2011

AREA 6: BUILD COMMUNITY READINESS FOR AFFORDABLE HOUSING

Area 6 Goals

- Communicate the need for and importance of affordable housing as a cornerstone of a sustainable community^{Error! Bookmark not defined.}
- Build neighbourhood-level support and acceptance of affordable housing^{Error! Bookmark not defined.}

Tools or Strategies Proposed

- LTC should address and manage barriers to affordable housing strategies through partnerships with the government and civil society to support education and information campaigns about the benefits of affordable housing, improve community engagement, and mobilize community leaders¹¹
- Collaborative processes should ensure the ongoing inclusion and engagement of civil society, stakeholders, vulnerable groups, and persons with lived experience of housing need, as well as those with lived experience of homelessness and persons who reflect the diversity of the Salt Spring community. Also, consider engaging persons who have expertise in human rights¹¹

There are no clear actions identified on how to build neighborhood level support.

AREA 7: COLLECT DATA AND SET TARGETS TO MONITOR PROGRESS

Area 7 Goals

- Use data to understand Growth Needs, Constraints, and Development Potential
- Monitor implementation
- Establish targets for housing along key points of the continuum Error! Bookmark not defined.

Tools or strategies proposed

- Identify the existing development potential (i.e., allowed by current zoning, including suites and cottages) on Agricultural Land Reserve (ALR) and non-ALR land within the North Salt Spring Waterworks District Maxwell Lake service area Error! Bookmark not defined.
- Identify the number of properties on which suites and cottages are allowed by current zoning for SSI, on Agricultural Land Reserve (ALR) and non-ALR land, but outside the North Salt Spring Waterworks District service area Error! Bookmark not defined.
- Establish an on-going entity to oversee implementation of housing strategy Error! Bookmark not defined.
- Monitor the implementation of housing strategies and pilot projects to assess their impact on persons who are members of vulnerable groups and with lived experience of housing need or homelessness¹¹
- Monitor progress in meeting the housing objectives (i.e., diverse housing types)— and in achieving the desired outcomes (i.e., socio-economic diversity)— set out in the Official Community Plan and relevant housing strategies¹¹
- Fund research on systemic housing issues, including barriers faced by persons with lived experience of housing need¹¹

Data Needs

Data is a critical component of understanding and monitoring housing progress.

Development Potential and Environmental Protection Data

There are several tools that can be used to assess the development potential of Salt Spring Island and understand environmental sensitivities and conservation considerations as well. Tools include conservation profiles (one was completed in 2021), sensitive ecosystem mapping, groundwater data, DRASTICS mapping, suitability analysis, and subdivision potential mapping.

Housing Targets

Affordability analysis and housing needs reports provide key information on the types of housing and costs for different household compositions. These can inform the goals a housing strategy may want to set, and updated reports can be used to monitor progress.



SECTION 7: NEXT STEPS

Based on the above review of documents, the following are highlighted as areas for more detailed exploration. Some may be outside of the scope of this plan. Many, though, can be considered through the engagement and strategy development process.

1. Review the Islands Trust Housing Toolkit and review SSI's OCP policies and Land Use Bylaw against the presented policy options. Determine which are relevant to Salt Spring Island and review options during engagement.
2. Conduct the recommended land use analysis studies in the Islands Trust Housing Toolkit.
3. Include language related to priority population groups in OCP changes.
4. Determine actions that support community readiness and non-profit capacity building to facilitate implementation of the action plan.
5. Ensure that goals created for the Integrated Housing Strategy consider measurable outcomes in order to track progress.