

WHAT WE LEARNED

CAPITAL REGIONAL DISTRICT (CRD)
SALT SPRING ISLAND INTEGRATED HOUSING STRATEGY ACTION PLAN
JANUARY 2026

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Executive Summary

Between the Islands Trust and Local Trust Committee, Capital Regional District (CRD) and Local Community Commission (LCC), and multiple grassroots organizations, an immense amount of work has already occurred in recent years to understand and plan for Salt Spring Island's housing needs. Salt Spring Island has a large body of community-led work, demonstrating the passion and buy-in from Salt Spring Islanders to make progress towards a diverse and inclusive housing system.

To bring together findings and planning to-date and move to a place of cross-sector coordination around housing action, Salt Spring Island's Local Community Commission has initiated a project to develop an Integrated Affordable Housing Strategy. This Strategy seeks to identify priorities for affordable housing on the island, identify roles, and bring together regulators, utility providers, and housing support and service providers to develop an integrated approach to achieving the community goals.

This report includes a detailed summary of what was heard over several engagements. Using interviews, workshops, and a Community Town Hall, the following groups were heard from:

- General public/community members
- Community groups and organizations with mandates or plans related to housing
- Employers
- People with lived or living experience of housing insecurity
- Housing operators and service providers
- Regulatory groups and infrastructure providers
- First Nations

What we learned is inline with many other reports and engagements that have happened on Salt Spring Island regarding affordable housing. Eleven themes emerged again and again and seem to characterize the overall challenges and priorities of the residents of Salt Spring Island.

1. **We need near-term action.** There is a strong desire for immediate or near-term actions. Some expressed concern about whether they will still be able to live on the island by the time the vision is realized. Waiting for 'perfect' solutions is getting in the way of meeting immediate needs through 'good enough' solutions.
2. **Action has to be coordinated and supported with clear leadership.** Participants identified value in stronger inter-agency coordination, clearer roles across jurisdictions, and potential creation of a housing authority.
3. **Partnership with First Nations and ensuring their involvement and representation.** Indigenous people have active harvesting rights on Salt Spring Island and are seeking opportunities for both full time and seasonal housing where their community members and families can stay together. There is a need for partnership, and to prioritize First Nations members access to housing to address historic and current injustices.
4. **Streamlining the approach to building new units:** Given the governance and regulatory context of Salt Spring Island, there needs to be a way to clarify and communicate the

development process AND work done to align requirements across these agencies.

5. **The shortage of housing is having economic and environmental impacts.** Employers are either unable to find employees and/or are having to find temporary (often turned long-term) solutions in order to maintain staff. The lack of long-term rental units and high cost to purchase a home has resulted in an increase in 'informal' housing, such as trailers, people living on boats, and tiny homes not registered or permitted. Without permitting and regulation, some of these units are unsafe, or are having environmental impacts such as improperly disposed of waste, building in sensitive ecosystems, or waste ending up in the harbor.
6. **Density is seen as the solution to building affordably and that best protects the natural assets and creates resiliency to climate change.** Two forms of density were widely supported: densifying and building near Ganges and optimizing the existing housing stock. Strong interest exists in enabling homeowners to create additional units (e.g., ADUs, cottages, conversions of garages or large homes), retrofitting existing buildings, encouraging shared housing, and better utilizing under-used or oversized homes and lots. Ryan Road and areas outside of the floodplain in Ganges are seen as good locations for more housing units.
7. **Buildings can support climate change resiliency and reduce environmental impacts.** Small scale, energy efficient and eco-friendly building designs and low-impact density such as village-style housing are preferred to other building methods.
8. **Pathways to compliance for informal housing.** Recognizing the importance of informal housing in the current state of affairs, a pathway to compliance is desired to enable people to stay in the communities they have created. Supporting owners and occupants to become compliant with regulations can allow these small communities to remain while also meeting aims of health, safety, and environmental concern. Derelict, unsafe, or environmentally damaging housing should be removed as new units become available.
9. **Clarity on where it is appropriate to build.** The desire to balance protection and increase housing to support the entire community can be helped with clear mapping of what specific areas are needing protection, and what areas can support increased development.
10. **Investment and sourcing funding to keep costs low.** Financing and funding supports to achieve these housing goals is needed, and diverse and creative options should be pursued.
11. **Prioritize housing that meets the needs not met by private market.** The big gaps in the housing market, like rental units, subsidized units, and housing for households with below-median income are the priority.

1.0 Pre-Engagement

Introduction

Salt Spring Island is embarking on the development of an Integrated Housing Strategy – Action Plan to provide a coordinated, action-oriented approach to addressing housing challenges and affordability on the island. Building on the foundation of the 2011 Community Affordable Housing Strategy (CAHS), this updated plan aims to define a clear policy direction and shared vision for affordable rental and ownership housing, while strengthening inter-agency collaboration to improve the overall economic sustainability and resilience of the island.

The strategy will assess and respond to key gaps across the housing continuum, including non-market, supportive and attainable housing, while identifying practical actions that can be implemented in the short and long term. It will also provide an inventory of current and proposed affordable housing developments, identify constraints to project delivery (such as servicing and zoning), and clarify the roles of local, regional, and provincial actors in advancing housing solutions.

About this Memo

This “What We Learned” memo summarizes the findings of engagement activities related to this plan that took place during an in-person engagement sprint on Salt Spring Island in November 2025 and virtual engagement between October 2025 to January 2026.

Summary of Pre-Engagement Activities

BACKGROUND REVIEW

Between the Islands Trust and Local Trust Committee, Capital Regional District and Local Community Commission, and multiple grassroots organizations, an immense amount of work has already occurred to understand and plan for Salt Spring Island’s housing needs. Our findings from the Background Review in Phase 1 of this work revealed that what hasn’t yet been clearly articulated in other reports is:

- Setting a clear vision/direction/set of goals for affordable housing on Salt Spring Island.
- Shared community understanding – building community support and understanding about affordable housing.
- Specific concrete actions for achieving goals.

What the review did find is that there are several existing initiatives and ideas for action that have been raised over the course of prior community engagement on topics of housing. As such, the engagement objectives for this work were as follows:

Engagement Objectives

- Validate and clarify the vision for affordable housing on Salt Spring Island.
- Hear from a variety of interest holders including community members, people with lived and living experience, First Nations, service providers, and regulators.

- Explore the current situation and ideal future state of housing, including what has worked, what's been tricky, and what we can learn from.
- Generate ideas for housing solutions to inform the 'long list' of potential solutions that will be used in the next engagement sessions.
- Build consensus among essential services which will play a role in activating this plan.

Key Engagement Questions

To achieve the engagement objectives, the following key questions were asked during the engagement activities, at times tailored slightly to a specific audience:

- What elements of the emerging vision for housing resonate with you?
- What opportunities do you see for meeting the need for affordable housing on Salt Spring Island?
- What is most important to you in your vision for housing on Salt Spring Island?
- Are there specific solutions or models you would like to see considered?
- What could improve how we work together on housing? (housing providers)
- What barriers have you or others faced when trying to find housing here and what solutions have they come up with? (PWLLE)
- How is the current housing situation affecting your ability to hire and retain staff? (employers)

Communications Methods

Engagement was promoted through several key channels, including:

- Salt Spring Exchange website
- Community Facebook pages
- Physical posters
- Direct outreach to workshop invitees

1.1 Engagement Activities

Based on recommendations from CRD staff, the following audiences were consulted as part of a broader engagement process.

- General public/community members
- Community groups and organizations with mandates or plans related to housing
- Employers
- People with lived or living experience of housing insecurity
- Housing operators and service providers
- Regulatory groups and infrastructure providers

Targeting these audiences, the following engagement activities were conducted during this project's timeline:

- Community Town Hall
- Workshops
- Interviews

- First Nations Engagement

Considerations

As this engagement sprint was designed for the purposes of validating and generating a deeper understanding of the current context and future goals of the community based on existing work done (as explored in the background review), the emphasis was on reaching previously under-engaged community members and clarifying understanding with those who had been previously engaged. The Town Hall workshop was promoted broadly to the wider community to support a more generalized housing discussion.

COMMUNITY TOWN HALL

On Nov 27th, community members were invited to attend a two-hour in-person Town Hall event at the local school. This event provided an opportunity for community members to learn about the project, engage with display boards, and work in small groups to unpack priorities, ideas, actions, and opportunities for affordable housing on SSI. A total of 23 community members attended the Town Hall.

WORKSHOPS

To gain insight from specific interest holders, the following workshops were held of the course of the engagement sprint:

- Housing operators and service providers workshop (x2)
- Employers workshop
- People with lived and living experience (PWLLE) workshop
- Infrastructure providers and regulators workshop (virtual)

INTERVIEWS

During the engagement process, several interviews were conducted:

- Transition SSI (community group)
- Positively Forward (community group)
- Country Grocer (local employer)
- Islands Trust (local government)
- North Salt Spring Water District (local water provider)
- Capital Regional District staff

FIRST NATIONS ENGAGEMENT

Salt Spring Island is located within the traditional territories of Coast Salish peoples and is connected to several Hul'qumi'num-speaking and SENĆOŦEN-speaking First Nations. Engagement undertaken for this report reflects input from some Nations but does not represent the views or feedback of all First Nations with traditional ties to Salt Spring Island.

- **WSÁNEĆ Leadership Council:** CRD staff attended a meeting with WSÁNEĆ Leadership Council co-hosted by the consultants CitySpaces to discuss the Regional Housing

Affordability Strategy and Salt Spring Island specifically. Feedback from this session supports a high-level understanding of regional housing priorities for Tsartlip and Tseycum First Nations.

- **Penelakut Nation:** On January 5th, CRD staff, City Spaces, Urban Matters and an elected member of Penelakut Council met virtually to discuss the Nation's housing needs regarding the Regional Affordable Housing Strategy and their vision for involvement with future housing projects on SSI.
- **STÁUTW (Tsayout First Nation):** (Further engagement may occur).

2.0 Key Findings

The following key findings are aggregated from feedback across all engagement activities. Where relevant to a particular piece of feedback, specific audiences have been identified.

Current Context and Existing Barriers

As part of understanding what actions and opportunities to prioritize, it is important to outline the current context and barriers. The findings reflect what is already well-documented in other reports regarding housing on Salt Spring Island:

- **Housing Supply, Availability, and Utilization:** There is a shortage of rental housing, significant numbers of seasonal and second homes that remain unoccupied for much of the year, and existing housing stock that is underutilized or unpermitted.
- **Gaps in certain types of rental units:** Mismatches exist between household sizes and available units, and many lower-income residents are pushed into unsafe or informal housing.
- **Affordability and Cost Pressures:** Housing costs are extremely high, with rent often far exceeding 30% of income. Rising property assessments are sometimes seen as inflationary and disconnected from local reality. Construction costs are high, particularly in rural areas.
- **Definitions of affordability:** Affordability definitions are unclear, which makes detailed conversations difficult. Narrow definitions, such as those based on a specific income threshold are seen as limiting by some.
- **Workforce and Economic Impacts:** Employers report that housing shortages significantly hinder the ability to hire and retain staff. Housing solutions are increasingly being shifted to employers, despite a lack of grants or support for employer-provided housing. Farm worker housing is in distress and requires coordinated, relationship-based approaches.
- **Employer-Provided Housing Challenges:** Some employers note that they provide housing at below-market rates and absorb significant costs, but this system has challenges related to tenant housing stability being dependent on ongoing employment.
- **Regulatory and Policy Barriers:** Land use policy, zoning, permitting, BC Building Code requirements, environmental regulations, and high property taxes all create barriers to creating or legalizing housing. Development timelines are extremely slow. Many property owners feel unable to offer existing space due to regulatory uncertainty or concern about the protection of landlords under the Residential Tenancy Act.

- **Water and Infrastructure Constraints:** Water supply limitations are a fundamental barrier to adding new housing and constrain future development in many areas, regardless of housing demand or need. In 2025 the moratorium on new connections in North Island have been lifted and there new opportunities presented now.
- **Local First Nations:** There are several local First Nations who have traditional territories on Salt Spring Island, although currently there is no reserve housing on the island. Housing for First Nations is one path towards reconciliation and repatriation of land to Indigenous peoples. See the section 'Local First Nations' for more detail.
- **Public Understanding and Communication Gaps:** There is mixed public understanding of how regulations, covenants/housing agreements, incentives, and affordability mechanisms work. Some feel housing challenges are often oversimplified, while others are concerned about high expectations slowing action.
- **Support Systems and Access Gaps:** Participants note long waitlists exist for housing-related supports, and Coordinated Access applies mainly to BC Housing clients. Rent subsidies and incentives often do not match real needs. The high cost of housing also means that there is little opportunity to get off of rental supplements as there are no affordable places to go that would reduce the need for subsidy. People on subsidies have concerns about what would happen if the program or service changes, or what happens when their allocated time on the program ends.
- **Seasonality and Housing Instability:** Seasonal and vacation housing creates cyclical displacement, with people forced to move during peak tourism months. This strongly affects housing stability.
- **Income Concerns:** Income is central to affordability, and wages do not align with housing costs. Many people who work in essential roles cannot afford to live locally.
- **Environmental Sensitivities and Tensions:** Concerns over the impact of development on sensitive ecosystems is a real concern to many people. A shared definition of what is being protected and how to protect it is lacking.

Engagement participants noted the following solutions currently being taken to address the housing context on Salt Spring Island:

- **Employer-Supported Housing:** There are many examples of employer supported housing on the island, such as Harbour House subletting and subsidizing housing for staff, or Country Grocer providing housing options for staff. While these arrangements provide short-term stability, they create vulnerability when housing is tied to employment and may not be sustainable or secure long-term.
- **Informal Housing:** Creative and informal solutions are widely used, including illegal suites, yurts, geodesic domes, trailers, liveaboard boats, and other situations that cannot be or are difficult to make legal under current regulations. There are also environmental and health impacts to some of these solutions, such as lack of septic management or potable water. Most of these arrangements reflect unmet demand rather than long-term solutions. A combination of creating a pathway to regulation for housing that can meet health, safety, and environmental protection needs and replacing informal housing stock that is not able to do this is needed.

- **Use of Existing Housing Stock:** Limited or short-term use of vacation rentals and other flexible arrangements is occurring to optimize existing housing stock, though these options are constrained and inconsistent, contributing to housing instability due to seasonal displacement.
- **Community-Based Housing Access:** Word-of-mouth and community connections are the primary way people find housing on the island. This approach works for those already connected locally but creates barriers for people currently living off-island or new to the community.
- **Policy and Planning Tools:** Affordability definitions are under review through the OCP process. Housing Now Homeshare Housing Registry is a program being used to match renters and landlords, with custom lease arrangements in some cases.
- **Inter-Agency Coordination:** Inter-agency housing work is underway and evolving, particularly as BC Housing becomes more involved, though coordination remains uneven.
- **Targeted Supports:** Some housing support exists for specific populations, but there are limited solutions for the broader population experiencing housing insecurity.

Vision for Housing on Salt Spring Island

The following is a summary of feedback to the question “What is your vision for housing on Salt Spring Island?”

- **Affordability and Housing Spectrum:** Truly affordable housing is critical, alongside balancing needs across the full housing spectrum to support appropriate and diverse housing types. Especially increase rental housing stock.
- **Housing for Workers:** Solutions that allow people and families to remain on the island year-round, supporting economic vitality and workforce stability.
- **Density:** Increased density is envisioned primarily in Ganges, with planning for a mix of housing sizes, income levels, ages, and family types, while avoiding gentrification and maintaining character.
- **Housing Types:** Emphasis on energy-efficient and small-scale housing forms with minimal environmental impact.
- **Land, Costs, and Ownership Models:** Reducing land and permitting costs, exploring shared or co-operative ownership models, and creating more opportunities for first-time home ownership.
- **Renter and Homeowner Rights:** Protecting the rights of both renters and homeowners and including both groups in housing decisions.
- **Inclusion and Readiness:** Community education, support, and readiness are important to the success of housing initiatives on SSI. This includes clarifying regulations and pathways to compliance for informal housing.
- **Housing and Environment:** Continued recognition that housing and environmental protection are both important and should be addressed together when responding to housing need.

Engagement participants were also asked to review the draft vision and share what elements resonate. The vision consists of six housing action areas:

1. Increasing overall housing supply while preserving the environment

2. Building community support and readiness for new housing
3. Incentivizing the development of affordable housing
4. Improving inter-agency coordination
5. Optimizing the current housing stock
6. Housing for priority populations (low-income, seasonal, etc.)

The feedback is summarized as follows:

- **Overall Vision:** The vision generally resonates, however, there is concern about the gap between the vision and the current housing supply, and whether change will happen soon enough.
- **Affordable Housing Framing:** The focus on affordable housing resonates, but many felt the term is discussed in too narrow of terms. The task of defining 'affordable' remains important to participants from multiple engagement audiences.
- **Diversity of Needs and Priority Populations:** The intent to support priority populations resonates, though there is concern that current definitions are too narrow by referring primarily to 'low income' individuals.
- **Implementation:** Long-term planning is supported, but there is a strong desire for immediate or near-term actions. Some expressed concern about whether they will still be able to live on the island by the time the vision is realized.
- **Community Support and Language:** Building community support resonates, though some language to refer to housing initiatives (e.g., using words like "integrated," "emerging") was seen as invalidating of ongoing lived experience.
- **Equity and Island Character:** The emphasis on equity, quality of life, and maintaining Salt Spring Island's unique character resonates, including responsibility to future generations.

Opportunities for Action

A key component of this work is generating meaningful input on ideas, actions, and areas for increased collaboration. The following summary outlines key opportunity areas identified during engagement. For a full list of suggestions, see [Appendix A](#).

- **Increase Investment and Scale:** There is strong interest in increased public and regional budgets to match the scale of the housing challenge. Housing investment is seen as a way to strengthen the tax base and community participation, with calls to better leverage federal, provincial, and regional co-investment opportunities.
- **Building within the ecosystem and environmental context:** Shared objectives could be strengthened between environmental and housing advocates.
- **Regulatory and Code Reform:** Opportunities exist to review and reform building codes, zoning, and permitting requirements that drive up costs. Suggested actions include BC Building Code exemptions for small, energy-efficient buildings, streamlining approvals, enabling soft densification, and legalizing or upgrading existing informal housing to safe, permitted units.
- **Land and Cost Reduction Models:** Participants identified strong potential in models that reduce or remove land costs, including land trusts, land-lease arrangements, public or low-cost land use, housing acquisition funds, and regional transfer taxes dedicated to housing.

- **Diverse Housing Models and Typologies:** There is broad support for expanding housing typologies, including co-operative housing, co-housing, village-style communities, mixed-size and mixed-income developments, medium density in appropriate locations, mixed-use buildings (e.g., housing above commercial), and temporary or cultural housing.
- **Homeownership and Pathways to Stability:** Opportunities include affordable homeownership models such as lottery-based housing, shared equity approaches, and co-ops as stepping stones to ownership. Ensuring housing remains affordable through long-term legal agreements was emphasized.
- **Collaboration with local First Nations:** Engagement with local Nations identified the desire to continue collaborative conversations on housing with the CRD and strive for projects that support and house Nation members who live or want to live on Salt Spring Island.
- **Optimizing Existing Housing Stock:** Strong interest exists in enabling homeowners to create additional units (e.g., ADUs, cottages, conversions of garages or large homes), retrofitting existing buildings, encouraging shared housing, and better utilizing under-used or oversized homes and lots. Conversely, replacement and then removal of inadequate, unsafe, or environmentally damaging housing (such as derelict boats) was raised as important to stop the continuation of its use.
- **Employer-Related Solutions:** Opportunities include delinking housing from employment, exploring wage-to-rent principles (e.g., rent capped at 30% of income), supporting employer collaboration on housing, and developing community-based worker housing models.
- **Financing and Incentives:** Incentives, grant programs, permit-fee reductions, financing tools, and alternative lending models were widely supported. Another idea raised was addressing borrowing challenges for housing projects where rents are intended to be too low to support traditional financing.
- **Coordination and Governance:** Participants identified value in stronger inter-agency coordination, clearer roles across jurisdictions, potential creation of a housing authority, and better alignment with Islands Trust and regional bodies to reduce silos and delays.
- **Education, Language, and Public Will:** Education was seen as essential—around affordability definitions, the Residential Tenancy Act, ADUs, environmental impacts, and trade-offs. Clear language, growth scenarios, and pilot projects were identified as ways to build public understanding and support.
- **Location and Infrastructure Alignment:** There is strong support for locating new housing in or near Ganges, where services, water, sewer, transportation, and walkability can support higher density while maintaining the community’s distinct character.
- **Pragmatic, Phased Action:** A multi-pronged approach is needed, with a focus on moving forward with a small number of achievable projects, pilot initiatives, and “good enough” solutions rather than waiting for perfect alignment.

2.1 Local First Nations

Engagement with local First Nations was conducted in partnership with the Regional Housing Affordability Strategy engagement. WSÁNEĆ Leadership Council and a representative from Penelakut First Nation participated.

The following themes arose:

- **Prioritizing Indigenous people for affordable units:** Prioritize First Nations applicants (especially from Nations with land rights) when selecting residents for new housing projects. Racism is a constant barrier to housing, and allocating units to Indigenous people can reduce the likelihood that they will be prevented from access due to racism.
- **Partnership and economic development:** Penelakut is actively looking for land and opportunities to develop housing on Salt Spring Island. They are seeking business and economic partnerships as well. The housing plan should recognize and name them in order to clearly identify that the plan is for their people too.
- **Be accountable:** A long history of injustice, extractive processes, and broken promises colors the history and present relationship between Indigenous people and government. It is very important to uphold agreements made. Some specific commitments mentioned were prioritizing Indigenous people in housing managed by governments and non-profits, making publicly owned land available for affordable housing, and commitments of the Douglas Treaty.
- **Protecting harvesting areas:** Development of any kind needs to protect harvesting areas, as per the Douglas Treaty.
- **Housing that keeps communities together:** Families and community members want to stay together, and so units that support multi-generational living is important, much like what is on Drake Road.
- **Elders first:** Elders housing is a high overall priority for First Nations.
- **Cultural Safety and Anti-racism:**
- **Off-reserve housing for First Nations:** Especially in areas where there is no reserve housing and nations have harvesting rights, securing housing is important. Temporary or seasonal housing is part of this. Penelakut explicitly mentioned a strong desire for Penelakut people to have housing on Salt Spring Island as the island is part of their traditional territory.
- **Indigenous Representation:** It is important to visually Indigenize housing through design elements such as totems. This increases presence of First Nations and reduces the feeling of being “guests on our own land”.

As this planning process moves forward, there is a desire to see the action plan and ideas be taken in writing to councils for their feedback.

2.2 Summary

Community engagement highlighted widespread agreement that housing on Salt Spring Island is a critical issue affecting families, workers, and the long-term vitality of the island. The feedback largely confirmed what is already known through previous engagement and documentation. Participants emphasized that limited supply, high costs, underutilized or unpermitted units, and regulatory or infrastructure constraints create significant challenges for residents. Housing insecurity affects workforce stability, economic sustainability, and community well-being, and participants stressed that solutions must balance affordability, quality of life, community character, and environmental stewardship. Ongoing engagement with local First Nations communities will be important to ensure that the Affordable Housing Strategy and subsequent housing initiatives are inclusive and culturally informed or led.

The draft vision for housing on Salt Spring presented during engagement resonated with participants, particularly the need for diverse, appropriate, and truly affordable options across the full spectrum, including supportive, income-tethered (cost is a % of income), and units available to rent or own at various price points. Participants recognized the importance of maintaining community character and preserving the environment, while also emphasizing that housing is an essential part of a healthy, connected, and resilient community. Existing solutions—such as employer-supported housing, informal or unpermitted units, and the availability of short-term rentals—provide partial relief but leave many needs unmet. Opportunities for action identified by the community include regulatory and policy reform, innovative housing models including co-operatives, better use of existing housing stock, and finalizing a shared definition of ‘affordable housing’. Overall, the feedback underscores the importance of outlining a multi-pronged approach in the Integrated Affordable Housing Strategy that addresses immediate housing needs while building toward long-term, sustainable, and inclusive solutions.

2.3 Next Steps

Grounded in the results of the background review and above feedback, Phase 3 of this work will focus on:

- Prioritizing key housing actions surfaced by stakeholders and community.
- Bringing key partners together to explore feasibility and implementation.
- Drafting and finalizing the Integrated Housing Strategy Action Plan.

Appendix A: List of Potential Actions

The following is a full list of every opportunity and potential idea for action identified during the engagement activities. The next step for strategy development will be to consider the feasibility of these actions with a lens towards short-, medium- and long-term actions and capacity to action by key players. Agencies and providers of infrastructure, governance and housing will be consulted to determine what is actionable and what is required to do so.

Funding and Investment

- Increase public and regional budgets to match the scale of the housing challenge.
- Leverage federal, provincial, and regional co-investment opportunities to support new housing development.
- Ensure that property taxes and property transfer taxes collected on SSI are re-invested in SSI.
- Provide grants or cash resources to agencies delivering housing services.
- Address financing challenges for affordable housing, including alternative lending and borrowing models for lower-income workers.

Regulatory and Policy Reform

- Review and reform building codes, zoning, and permitting requirements that drive up housing costs.
- Consider BC Building Code exemptions for small, energy-efficient buildings.
- Streamline approval processes and reduce permit fees to encourage development.
- Legalize or upgrade existing informal or unpermitted housing to safe, permitted units.
- Fix zoning to allow housing on privately owned land, including secondary dwellings and small units.
- Align housing policies with Islands Trust and other jurisdictions to reduce delays and regulatory barriers.

- OCP changes to allow density in appropriate areas, such as Ganges

Land and Cost Reduction Models

- Develop models that reduce or eliminate the cost of land, including land trusts, publicly held land, and land-lease arrangements.
- Establish housing acquisition funds to secure land or existing housing for affordability purposes.
- Explore community-based approaches that enable homeowners to share land or buildings.

Housing Models and Typologies

- Expand permitted housing typologies to encourage diversity, including tiny homes, village-style communities, mixed-size and mixed-income developments, and medium-density housing.
- Promote co-operative housing and co-housing as steps toward ownership and community building.
- Develop mixed-use housing, including residential units above commercial buildings.
- Secondary Suites
- Enable temporary or cultural housing for seasonal work, cultural participation, or harvest activities.
- Support ecological or environmentally sensitive housing designs that preserve and respect the island's natural resources.

Homeownership and Affordability

- Implement lottery-based or shared-equity affordable homeownership models.
- Ensure affordable housing remains legally protected to prevent future market-rate conversion.
- Define “affordable” and “low-income” in practical, locally relevant terms rather than relying solely on CMHC definitions.
- Explore mechanisms to cap rent as a proportion of income (e.g., 30% of household income).

Optimizing Existing Housing Stock

- Encourage homeowners to create additional units, such as ADUs, cottages, or conversions of garages or outbuildings.
- Retrofit existing large homes to accommodate multiple households or co-housing arrangements.
- Utilize underused or oversized homes and lots for additional housing.
- Support legalizing shared housing arrangements to improve safety and affordability.

Employer-Provided Housing

- Develop housing models that delink occupancy from employment to reduce vulnerability.
- Support employer collaboration to provide affordable or subsidized housing.
- Explore wage-to-rent principles to ensure housing is affordable relative to local employment.
- House essential workers and maintain workforce stability to support the local economy and services.

Coordination and Governance

- Strengthen inter-agency coordination across organizations involved in housing delivery.

- Create or support a housing authority or entity to streamline multi-jurisdictional processes.
- Clarify roles and responsibilities of governments, agencies, and private stakeholders to improve efficiency.
- Coordinate provincial, regional, and local housing programs to reduce gaps and overlaps.
- Ensure that the CRD, IT, LCC and LTD work together. Collect and use shared data sets to all work from the same information.

Education and Public Engagement

- Educate homeowners, landlords, and the public about affordability, zoning, ADUs, and the Residential Tenancy Act.
- Create simplified, clear documents that outline procedures, guidelines, and processes for alternative forms of housing such as tiny homes, or pathways to compliance for existing informal housing.
- Ensure regulatory agencies are giving consistent information about guidelines, policies, and regulations.
- Provide clear and specific language to build support for new housing initiatives and reduce misperceptions.
- Use growth scenarios and pilot projects to demonstrate potential impacts on water, services, and community infrastructure.
- Build public will for new housing approaches, including ADUs, co-housing, and ecological developments.

Location and Infrastructure

- Focus higher density housing in or near Ganges to maximize access to services, water, sewer, transportation, and walkability.
- Ensure medium-density housing is located where it supports active transport and reduces mobility barriers.

- Incorporate housing into mixed-use developments to strengthen community cohesion.
- Support compact, clustered development.

Implementation and Approach

- Take a multi-pronged approach, pursuing multiple housing solutions simultaneously.
- Focus on achievable projects first, piloting initiatives to demonstrate success.
- Build on existing successes such as Pioneer Village for Seniors and Islanders Working Against Violence (IWAV) transitional and affordable rental housing.
- Encourage flexible, creative, and pragmatic solutions rather than waiting for perfect alignment.
- Ready Drake Road for development

Protection of Ecosystems and Environment

- Create a process of dismantling or removing unsuitable housing such as dilapidated boats when people are relocated to other housing
- Use existing studies to identify areas that are not compatible with development and mark them for preservation through low density zoning or seeking ways to protect

them from development such as purchasing land for parks, etc.

- Provide information for property owners on how to reduce the ecosystem impacts of building and making environmentally protective decisions about building placement.
- Provide renters and people in informal housing with information about how to reduce impacts on the environment.
- Establish a garbage collection system that is low cost to prevent waste dumping.
- Support Islands Trust's study of growth limitations: how many units/residents could there be under existing OCP regulations, and what growth or environmental constraints are in place (e.g. water connections). Determine what the maximum allowable number of units or residences the island's resources can support.
- Compile data to ensure that land use planning considers factors such as water availability, sea level rise, sensitive ecosystems, wild life corridors and ALR lands.
- Seek more accurate local data on housing and environmental factors such as building permit applications, building starts, new secondary suites, etc.
- Create a 'net-zero' ALR retention policy.

Appendix B: List of Key Reports and Engagement from Phase I

Key Reports

- Background Analysis – Salt Spring Island Integrated Housing Strategy Action Plan (Prepared Summer 2025)
- Affordability Gap Analysis

Engagement Materials

- Engagement Sessions Presentation
- Town Hall Posters
- Town Hall Boards
- Facilitation Guides
- SSI Poster Boards
- Social Media Graphics

Appendix C: Priority Areas Graphic



