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Islands Trust

Hornby Island Official Community Plan Engagement Summary report



4.0 Affordable Housing

4.1 Housing Needs Assessment

In 2018, the Islands Trust North Region Housing Needs Assessment was completed by Dillon Consulting. The report included Hornby Island. The study completed population projections, assessment of the current housing stock, the existing and future housing needs and types of housing required.

During the preparation of the assessment, a community survey was distributed, along with community engagement meetings. The participants were asked what they felt the housing needs were and over 85% of the respondents said affordable housing and 80% said seniors housing.

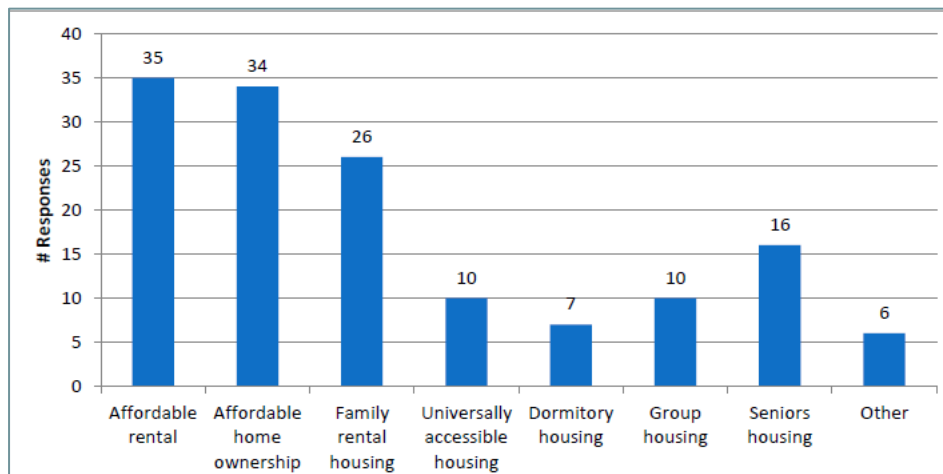
The median age of the population in the 2016 census was 60.3. That median age has increased to 62.8 in 2021 based on the Federal Census. While many seniors were aging in their own home the Hornby Island Housing Society has also been managing an eleven unit independent living studios for residents over 55 years of age. The Elder Village has been operating successfully for over 20 years. In addition, HIHA is also planning for an affordable housing development at “Beulah Creek for residents of all ages, including families. This project is in partnership with BC Housing. Water and sewer provision will be a challenge for this development but the units will be needed in the community.

The Housing Needs Assessment concluded that, based on the population projections, “there could be a need for potentially 165 residential units in the next 25 years”. Given that the 2016 average income was \$20,000 below the regional average, 25.4% of the total population falls within the no and low income category, and 38% falls within the no, low and low-moderate income levels. With rising housing prices, the demand is for secure, long term, affordable, accessible housing. Figure 2 illustrates the perceived housing gaps on Hornby Island, as expressed by the survey respondents during the 2018 Housing Needs Assessment Engagement.

Affordable housing can be provided through a number of means, including projects supported by BC Housing and managed by a non-profit organization (such as HIHS) or through secondary suites. While there is no guarantee

that a secondary suite is affordable, nor is there any guarantee that a secondary suite provides long term rental accommodation (not evicting tenants in the summer for higher rent short term rentals), the allowance for more secondary suites will at least provide opportunity for affordable rental units.

Figure 2
Housing Supply Gaps on Hornby Island



4.2 Current Policies and Bylaw

The Official Community Plan and Land Use Bylaw provide limited direction for Affordable Housing.

4.2.1 Official Community Plan

The 2014 Official Community Plan identified three main issues with residential development:

- “(1) a substantial proportion of the long-term resident population is now in the older age brackets; some may appreciate the availability of special housing in their senior years while others may wish to be supported while remaining in their own homes;
- (2) property prices are out of scale with the incomes that can be derived on the Island, making it difficult for younger people to become established here; and
- (3) the majority of properties are owned by non-residents and most of these are occupied and/or rented seasonally thereby limiting the availability of year-round rental accommodation.”

The same issues are identified today.

The policies and objectives of the OCP address protecting ground water, support water catchment, supports land sharing and cooperative housing. Section 6.3.5, Housing, outlines a series of objectives:

- “(1) to provide for a range of housing opportunities including the creation of affordable, rental and special needs housing;
- (2) to enable affordable, rental and special needs housing options that are compatible with the Island’s environment and character;

- (3) to provide for community initiatives to address the housing needs associated with age, disability, and/or moderate and low income through the provision of community housing;
- (4) to provide opportunity for non-profit housing situations to meet the needs associated with age, disability, and/or moderate and low income; and
- (5) to support land cooperatives with the intention of providing opportunity for common ownership through cooperative land tenure.”

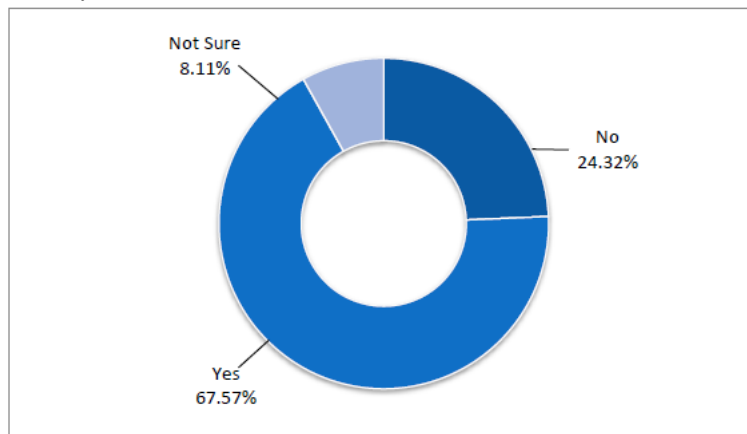
Secondary suites are not specifically addressed in the OCP. However, the Land Use Bylaw outlines policies regulating secondary suites.

Affordable housing is defined for the purpose of the OCP as: “housing that is by intent and policy more affordable than identical housing that is or could be provided elsewhere in the community and is housing that by design and size provides for residential accommodation that can be acquired with 30 per cent of the median gross income of families or individuals on Hornby Island. While this is not generally the accepted definition of housing, CMHC defines “affordable” housing that costs less than 30% of a household’s before-tax income. This puts the definition on the individual or household and does not use a statistic from the entire community.

The Local Trustees indicated the need to separate the topics of affordable housing and vacation home rental. However, the community identified during the engagement for the 2018 Housing Needs Assessment, that the two topics are inextricably linked.

Figure 3

Do you think that seasonal/ short term rentals have reduced the availability of long term rental housing on Hornby Island?



4.2.2 Land Use Bylaw

The current Land Use Bylaw allows secondary suites in existing buildings on parcels over 2 ha in size in zones, R2 Large Lot, R4 Forest, Agriculture 1, Agriculture 2, Agriculture 3, and Agriculture 4.

Secondary suites are defined as a separate dwelling unit located wholly within a building which is a single real estate entity used for residential use and which contains only one other dwelling unit. And Section 3.8 outlines more regulations for secondary suites.

Section 3.8 Secondary Suites outlines the following additional regulations:

(1) Where a secondary suite is permitted in Part 8 of this Bylaw, the suite must:

- (a) be authorized by a Siting and Use Permit;
- (b) meet all requirements of the British Columbia Building Code;
- (c) contain at least one bedroom and bathroom, a separate kitchen and living area;
- (d) be allocated at least one off-street parking area on the same lot, in addition to any parking requirements for the principle dwelling unit;
- (e) be located wholly within the principle residential dwelling;
- (f) be occupied by the owner or residential tenant; and
- (g) be limited in size to 40% of the floor area of the principal dwelling unit to a maximum floor area of 90 square metres.

The regulations also state that before a secondary suite is approved, the owner must state in writing to the Islands Trust that the sewage disposal system to which the building accommodating the secondary suite is connected to is capable of providing adequate sewage treatment for the principal dwelling and secondary suite. In addition, a secondary suite, regardless of being a permitted use, may not be permitted on a lot with high vulnerability aquifer designation.

As noted earlier, there is nothing to guarantee that the secondary suites are affordable, or rented at an affordable rate.

4.3 Island Health Septic Requirements

Island Health is the authority for septic requirements. However, the approval is no longer under their direct control, but they require a report on the installation of the sewage system to be completed by a Registered Onsite Wastewater Practitioner (ROWP). In 2014, the Province of British Columbia adopted the Sewerage System Standard Practice Manual (<https://www2.gov.bc.ca/assets/gov/environment/waste-management/sewage/spmv3-24september2014.pdf>).

The Practitioners are responsible for on-site systems for under 5,000 IGPD (22,700 liters) and to ensure that they meet the guidelines in the manual. The on-site wastewater system is designed to reflect the size of the house, the number of bedrooms, the number of bathrooms and generally calculating the flows. It is not based on the number of people who will inhabit the house.

The Islands Trust, nor the Local Trust Committee, have any influence or ability to increase standards.

4.4 The Provincial Water Sustainability Act

The Provincial Water Sustainability Act (WSA) came into effect on February 29, 2016. The WSA has brought a number of important changes for surface water and groundwater users that may impact property owners using well water within Island Trust areas such as Hornby Island. The modernization of Province of British Columbia's provincial water laws introduced new licensing requirements for non-domestic use provides that promotes a fair and transparent process. The introduction of the WSA legally requires all non-domestic groundwater users to obtain a water licence from the Province of BC through Island Health. This requirement allows the Province to

better understand and manage water usage. Through improved monitoring of water resources this provided information on the impacts of seasonal weather conditions on aquifers and streams and provides data to manage water usage during drought conditions. It is important to note that the province does not consider Bed and Breakfast or Vacation Home Rentals non-domestic. Both are considered residential uses.

The WSA introduced a number of changes for property owners using well water within Island Trust areas such as Hornby Island. A summary of the WSA changes are as follows:

- Water rights and licencing requirements for non-domestic groundwater users (e.g. industrial, agricultural, commercial.)
- Stronger protection for aquatic ecosystems
- Fees and rentals for water use from surface water and groundwater sources
- Expanded protection of groundwater including new requirements for well construction and maintenance
- Increased dam safety and awareness, and compliance and enforcement Licensing of Groundwater.

Applications can be made under either Groundwater New Use (groundwater use that began after February 29, 2016) or Groundwater Existing Use (groundwater use began before March 1, 2016). However, application for license for an existing well is not mandatory.

As OCP's are updated across the province, it is recommended that new information about water availability and vulnerability information is included into land use policies and regulations. Including this information could reduce risks related to unsustainable resource use and deterioration of water quality. Depending on the local water circumstances, this may entail reconfiguring zoning, so density is situated in areas with sufficient water availability and lower risk. This is not an area specifically related to the four topics the consultant was asked to consult on.

4.5 Options for OCP/LUB Amendment

The basis for the options for OCP and LUB Amendments are to generally increase the number of housing units with the intent that the majority of these units are affordable.

4.5.1 Official Community Plan Amendments

There are several options for amendment to the Official Community Plan provided. They are not mutually exclusive.

Option 1 - Update the 2018 Housing Needs Assessment.

Option 2 – Allow secondary / accessory dwelling units in all zones. In small lot zones, allow secondary units within the primary residence that does not exceed the original number of bedrooms for which the septic field was designed. On lots over 2 ha, allow secondary suites internal to the primary residence, or attached to the primary residence with report from a Registered Onsite Wastewater Practitioner (ROWP) that the septic field is sufficient. Or allow detached accessory dwelling units that have individual well and septic, designed and constructed by a Registered Onsite Wastewater Practitioner (ROWP).

Option 3 - Include policies that fully support cooperative housing and purpose built rental housing.

Option 4 – Revise the definition of affordable housing to match that of BC Housing.

Option 5 – Use housing agreements to ensure that the housing unit remains affordable for a period of time.

Option 6 - Update the Development Permit Area guidelines to enable an elevated level of protection for sensitive areas (e.g., vulnerable groundwater areas) or to promote water conservation. The DPA would apply to applications for new construction, renovations, alterations, construction of accessory buildings.

Option 7 - Use covenants to secure commitments from property owners for stormwater management, or for monitoring and reporting of private well levels.

Option 8 – Require all new wells be registered and monitored and require all wells for new secondary suites or accessory dwelling units be registered and monitored.

In addition to policy changes, there are some advocacy policies that could be included in the OCP:

Option 9 - Provide more education on the Islands Trust website for residents and visitors about proper use of wells and septic fields, including long term maintenance.

Option 10 - Work with the Comox Valley Regional District to offer rebates or reduced prices on rainwater collection devices, and incentives for the use of rain barrels.

Option 11 - Develop workshops and literature that provide residents with information on managing private wells; Land Use Bylaw Amendments

Option 12 - The Local Trust Committee and/or the APC work directly with the Hornby Island Housing Society to get the approvals for affordable housing on Hornby Island.

4.5.2 Land Use Bylaw Amendments

In addition to OCP policies, the Land Use Bylaw could be amended to include:

Option 13 - Update definitions of secondary suites (internal to the primary residence) and Accessory Dwelling Units (attached or detached to the primary dwelling)

Option 14 – Change permitted uses to allow Secondary Suites on all zones (not to exceed the number of bedrooms the septic field has been designed and constructed for) and to allow Accessory Dwelling Units on lots over 2ha in size, with an approved on-site wastewater system, rain water harvest, and grey water reuse (for garden and irrigation);