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## Forum to focus on affordable housing - Frants Attorp

Living on the Gulf Islands doesn't come cheap. Real estate prices are among the highest in the province, ferry travel is expensive, and some services cost significantly more than in other communities. Small wonder so many island residents are older people who are financially secure.

But what about others, particularly the young, who can't afford a starter home that costs a quarter of a million dollars, who can't find a well-paying job on the islands, and who are generally of very limited means? Where will they live? Is it the responsibility of the haves to provide for those who have less? And what will homeowners have to sacrifice to accommodate everyone who wants to live on the islands?

These are just some of the many questions that will be asked at a community housing forum scheduled for June 13, an event that will see the release of a major Islands Trust report detailing how each island addresses the affordable housing issue. 'The report has been prepared so community members and trustees can learn from the different approaches on each island,' explains Planner and report author Justine Starke.

Although various strategies will be presented, there is one that will likely draw a lot of attention and generate intense discussion, namely the idea of allowing more secondary accommodations on existing lots. 'Cottages and secondary suites are a good way to increase rental housing options on the islands, and can be accommodated within the rural character of the islands' says Starke.

According to the planner, the rules governing secondary suites and cottages vary from island to island. For example, some islands, such as Salt Spring, limit the use of cottages to seasonal occupancy, while other islands do not have such a restriction.

But rules and regulations don't always determine what happens on the ground. Many islanders opt to illegally rent-out structures ranging from suites and guest cabins, to modified shacks and even travel trailers. Building codes are often ignored as are other rules, such as those applying to septic disposal. It's sometimes referred to as the greatest open secret on the islands. 'I can only speculate, but I'm sure the market is robust,' says Salt Spring Regional Planning Manager Stefan Cermak, 'Most are flying under the radar.'

And because bylaw enforcement is complaint driven, as in

most other jurisdictions, the trend will likely continue. 'If the activity does not generate a nuisance such as noise or noticeable environmental effects, neither the Trust nor the CRD are likely to receive complaints leading to an investigation,' says Cermak.

As discussions continue among planners and trustees, the winds of change are already sweeping across the islands. On Salt Spring, Bylaw 461 legalized secondary suites on all lots within a limited pilot area. However, hundreds of those lots are now affected by a moratorium on new water connections for secondary suites. The moratorium won't be lifted until a local water district can address supply and demand issues.

There is also Salt Spring Bylaw 471, now stalled in second reading, to allow secondary suites on properties outside the pilot area. That legislation could increase the population in many neighbourhoods. Cermak is careful to point out, however, that densities would not technically be affected. 'The bylaw, if passed, would not create more lots but rather allow more people to live in a single house.'

According to Cermak, Bylaw 471 would come with 'a whole list of conditions', such as proof of sufficient water and adequate septic capacity. Applicants would also have to make sure their structures meet current health and safety standards.

As for making housing affordable, Cermak cites housing agreements that can limit the amount landlords charge tenants. He indicates the Capital Region Housing Corporation has committed to administer and monitor such agreements which would have to be registered on individual land titles.

Not everyone believes more suites and cottages are a good idea. Gisele Rudischer, who has served 15 years as a trustee (including six on the executive) and three years as regional director, says economics will dictate rental prices. 'Local government can't legalize any rental unit that is not up to code and that means there would have to be a lot of new construction and retrofitting of older structures. Given the high cost of construction on the islands, landowners are going to want a return on their investment, and that means higher rent. The islands will end up with more housing but very little that is affordable as provincially defined.'

The retired trustee does not believe any government agency has the resources to properly administer and monitor housing agreements for hundreds of properties. 'It would be a huge

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undertaking,' she says. 'And if the agreements are not enforced they would be worthless.' She also believes many property owners would shun such agreements as they would be forced to upgrade and to rent their premises below market value. 'The underground economy will continue and only substandard dwellings will be affordable to people of low income,' she says. 'Anything nice will always be very pricey.'

Rudischer, who has lived on Gabriola since the early seventies, says islanders have to decide what they want—a rural community, or increased densities with everyone looking to make extra money on rental accommodations. She indicates that when the question was posed to Gabriolans in the form a survey, many said 'yes' to affordable housing, but even more said 'no' to higher densities. The issue is now so prickly the word 'affordable' has been dropped in favour of the more nebulous 'accessible'.

She has a rather different understanding of the word 'density' than land-use planners. 'Density is about much more than lots,'

she asserts. 'It is about the impact of people on the environment: the water they use, the sewage they produce, the construction, the traffic, the lack of parking, the ferry overloads...everything.'

So what is Rudischer's answer to the affordable housing problem? 'There is no solution except to subsidize. Clusters of cottages on large lots might be one way to avoid the urban housing model. But it all costs a lot of money and that's hard to come by.'

The forum in June will be open to community groups, agencies and others who have been working to advance affordable housing in the Trust area. Suggestions and ideas from the meeting will be summarized for the planning committee which in turn will forward recommendations to the Trust Council. It will then be up to trustees to decide what to do with the recommendations and how to involve the public. The housing report will be posted online and the public can speak to it during Town Hall sessions of the Trust Council. ✉