



An Affordable Housing Strategy for Gabriola Island

Adopted September 12, 2012



Prepared by People for a Healthy Community

TABLE OF CONTENTS

	Acknowledgements	3
	Executive Summary	4
1	Introduction	6
	1.1 Overview	6
	1.2 The Role of PHC	6
	1.3 Management Structure	7
2	Background	8
	2.1 Economics	8
	2.2 Demographics	9
	2.3 Official Community Plan	9
3	Key Principles	12
	3.1 Principles	12
	3.2 Best Practices	14
4	Community Accomplishments	14
	4.1 Process to Date	14
	4.2 Affordable Housing Needs Assessment	15
	4.3 Community Survey	15
	4.4 Housing Task Force	16
	4.5 Seniors Aging in Place	16
	4.6 Homelessness	16
	4.7 Zoning and Density Issues	17
5	Strategic Plan for Affordable Housing on Gabriola	18
	5.1 Regulatory and Statutory Direction	18
	5.2 Vision and Goals for GAHS	18
	5.3 Priorities	19
	5.4 Projects for GAHS	20
6	Action Plan	21
	6.1 Operating Costs	21
	6.2 Capital Costs	21
	6.3 Summary of Recommendations	24
7	Summary	26
	References	27
	Appendix A – Gabriola Official Community Plan Excerpts	28
	Appendix B – Glossary of Terms	31



Acknowledgements

This Gabriola Island Community Affordable Housing Strategy (GICAHS) was created by People for a Healthy Community (PHC) on Gabriola Island, in collaboration with the Gabriola Housing Task Force.

This document has been developed to demonstrate concrete initiatives to create affordable housing projects on Gabriola island and will be used to form the basis for initiating the creation of the Gabriola Affordable Housing Society (GAHS).

Significant contributions were provided by: Angela Thomson (PHC Researcher), Janis Gauthier (JG Consulting Services Ltd, Salt Spring Island), Richard Bridge, Charities lawyer and the Advisory Committee of the Gabriola Housing Task Force.

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Executive Summary

Many Gabriolans are finding it difficult to obtain stable, safe, healthy and affordable year-round housing. Gabriolans who work in the service industry, seniors on fixed incomes and other disadvantaged residents cannot afford the existing housing options on Gabriola. Therefore, young families are leaving the island, businesses are having difficulties recruiting employees, and school enrolment is unstable. A vibrant community exists when all its members can live safely and with dignity, as part of a socially and economically diverse population. The development of affordable housing is an important step toward such a community.

The Gabriola Island Official Community Plan provides the following definition of Affordable Housing: “Housing that costs no more than 30% of a household’s gross income in rental and/or maintenance fees, applied to those households with incomes at or below 60% of the median household income for Gabriola Island (using Canada Census information).”¹

This Affordable Housing Strategy has been developed through a process initiated by People for a Healthy Community (PHC) working in partnership with the Gabriola Island Housing Task Force (HTF) using information collected by Sustainable Gabriola and through research commissioned by the Islands Trust, holding community workshops and surveying hundreds of people on Gabriola. Gabriola’s Housing Task Force, an informal volunteer community group, began in 2009 in response to the recommendations of the Gabriola Affordable Housing Needs Assessment and strong community interest in affordable housing.

This Strategy must consider the diversity of the community, be flexible enough to take advantage of opportunities as they arise, and change as circumstances and housing needs change. The key principles utilized for this Strategy are:

- Partnership based
- Community supported
- Environmentally sensitive
- Inclusive and people based
- Fiscally responsible

The Strategy focuses solely on affordable rental housing. The Goal for the Strategy is:

*to increase and maintain social and economic diversity in the Gabriola community
by the provision of affordable housing*

The Strategy identifies five specific objectives:

Objective 1: Establish a Gabriola Affordable Housing Society and apply for charitable status.

Objective 2: Develop a realistic Work Program for the short, medium and long term goals.

Objective 3: Liaise with other organizations to combine programs with the affordable housing.

Objective 4: Ensure that affordable housing is financially, socially and environmentally sustainable.

¹ Gabriola Official Community Plan, Section 2.4, p.19



Objective 5: Extend and deepen community support/involvement in the development and implementation of Affordable Housing on Gabriola.

5

This Affordable Housing Strategy was adopted by the PHC Board on September 12, 2012. People for a Healthy community will be the initiator of the Affordable Housing Society. This document has been prepared for the Society as a guide to developing Affordable Housing on Gabriola. This document will be a public document and will be open to public review. This Gabriola Affordable Housing Strategy creates a “road map” for the development of a sustainable affordable housing that will improve housing opportunities for low income or disadvantaged residents of Gabriola Island.



1. Introduction

1.1. Overview

Affordable housing is an issue throughout Canada. The working poor, disenfranchised, disabled, and elderly, have difficulty acquiring and keeping affordable housing in this market. Gabriola is no exception. Whether it is people working for minimum wage in retail and service jobs on the island, or people who have lived and worked here for decades and are now living on a fixed income, or people who find their sanctuary on Gabriola, many have difficulty finding appropriate affordable housing. And while some may say that housing prices on Gabriola have dropped, at the same time, the mortgage and downpayment requirements have increased making home ownership an unachievable dream for many people. Rentals on Gabriola are often illegal and substandard, due to local bylaws not allowing secondary suite rentals. And often rentals are only for the September to May period so that the owners can allow family to use their Gabriola homes in the summer holiday months.

1.2. The Role of PHC

PHC should not be the affordable housing society based on our current charitable purposes . PHC is a charitable organization that develops and delivers social programs on Gabriola Island. PHC currently provides the following services:

- a) Food Bank
- b) Social Soup Lunches
- c) Circle of Care Program including a Seniors and Family Community Resource Centre
- d) Seniors support programs including monthly lunches, transportation assistance, outreach and support
- e) Counselling services
- f) Parent education
- g) Community Gardens (including a Kids Garden, Seniors “Dragon Garden” and therapeutic garden)
- h) Landlord/Tenant Matching Service
- i) Rainbows for Kids Grief Support Program
- j) Citizens Advocate Consultations
- k) Home and Garden Tour
- l) Youth at Risk Programming
- m) Social enterprise development
- n) Christmas Bureau and Holiday Feast

PHC is limited in what it can undertake by the purposes of its Charitable Constitution. The purposes of the Society are:

1. To deliver community services and programs that address poverty, isolation, early Intervention and prevention of health and social problems, and support for those in crisis.



2. To provide food to people in crisis due to physical or mental illness, depression, grief, unemployment or other hardships.
3. To invite people who may be feeling isolated or hungry to participate in food share programs: to educate people about nutrition and food preparation.
4. To provide free and low cost parenting resources and programs; to provide opportunities for parents and children at risk to network and support one another; to educate people about the parenting resources available in the Resource Central Library.
5. To provide regular opportunities for young people to interact and problem solve.
6. To ensure that youth have a strong voice and positive presence on Gabriola Island.
7. To provide programs and services to promote literacy in our community.
8. To provide affordable counseling services in our community.

These purposes do not include the management of affordable housing. Therefore, PHC will take the lead role in establishing the Society, initiate affordable housing programs and will then return to the clear purpose of developing and delivering programs to assist people in need. Appropriate, affordable, safe housing is an over-riding requirement for all people to have stability in their lives. Shelter, along with clean drinking water, is considered critical for people to live and function. PHC's role will be to assist with fund raising and to combine social programs with the housing projects. For example, one of the goals is to obtain a house where single mothers and their children can share living space. PHC can provide the programs such as parenting support, life skills development, mediating disputes, food bank services, education on gardening, youth programs and other counseling services. The Gabriola Affordable Housing Society will provide the structure for affordable housing projects and PHC will provide the related support programs.

1.3. Management Structure

This Strategy has recommended that PHC write the Society application, create the bylaws, develop the strategy, recruit the future Gabriola Affordable Housing Society (GAHS) Board members and assist with writing the job description for the Executive Director. In addition, PHC will assist with connections and linking the new Society to potential funders, assisting with grant application writing and developing tailored programs for the various housing projects.

GAHS will establish themselves as a hands-on Board, develop a fundraising action plan, hire an Executive Director, apply for charitable status, and work towards achieving the goals outlined in this Strategy. The Board may, at any time, through appropriate voting procedures, change the goals and direction of the strategy. The GAHS Executive Director will work as contracted to complete all of the tasks identified in the Strategy. Office space and support may be provided, at a cost, through PHC.

Cross over membership of the PHC board and the GAHS board will be encouraged and it is feasible the executive director position could also be shared; although it is imperative that each organization remain autonomous in terms of society bylaws, charitable purposes and financial management.



2.0 Background

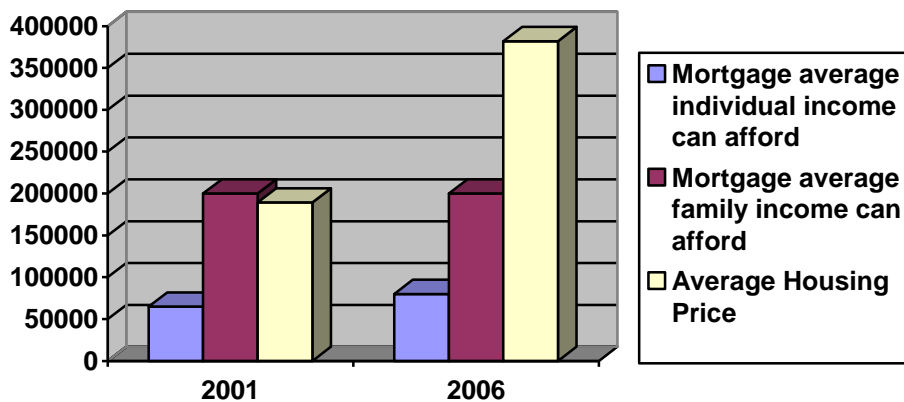
This section provides information on the economic environment and the regulatory/legislated environment that the Society will function within to develop affordable housing.

2.1 Economics

Although there has been a decline in property values, there has also been a decline in full time employment with the trend to part time employment, paying no benefits. Therefore, it is safe to say that property on Gabriola Island has become increasingly valuable creating home prices that limit the availability of affordable accommodation. Many Gabriolans find it difficult to obtain stable year-round housing; thus residents are leaving the island, businesses are having difficulties recruiting employees, and school enrolment is unstable.

Theoretically, housing supply responds to the change in housing demands/needs in a community. Housing needs, however, are not completely met in the private market. This is especially the case for households with lower incomes or those who require unique supports along with housing.

The income level of Gabriola residents does not parallel the housing price increase. The following graph highlights what the average individual or family could afford to pay for a mortgage versus the actual price of housing. As can be seen, what an average Gabriola family could afford to pay was far closer to average housing price in 2001 than in 2006. The average mortgage in this chart does not include a down payment.



Data from the 2001, 2006 census profile of BC: Gabriola Island Trust Area, and from information provided by the Gabriola branch of Coastal Community Credit Union.

These figures need to be updated. At time of preparing this Strategic Plan, the detailed income figures for Gabriola Island had not been released by Statistics Canada. It is our assumption that since 2006, both housing prices and income levels have dropped. These new figures will be utilized by the Society when available.



Many communities use a visual tool called a housing continuum to illustrate a range of housing needs. The continuum extends from temporary emergency shelters for the homeless to market home ownership:

Emergency Shelters	Transitional/ Supportive Housing	Affordable Rental Housing	Market Rental Housing	Affordable Home Ownership	Market Home Ownership
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This Strategy is concerned only with the affordable rental housing segments of the continuum (shown in green).

2.2 Demographics

The 2011 Federal Census numbers have provided some disturbing facts. The total population of the island virtually did not change in the 5 year span between the 2006 and 2011 census, the population of Gabriola is 4,045 people. In 2006, the median age was 52 and in 2011 the median age was 57. However, this does not just reflect that the existing population aged 5 years. The following provides a comparison of the 2006 and 2011 age breakdown, demonstrating a shift in the population cohorts.

Age Category	2006		2011	
	Population	Percentage	Population	Percentage
0 – 19 years old	650	15	650	15
20 – 49 years old	1,150	30	900	20
50+ years old	2,200	55	2,500	65

These numbers indicate that the island has lost 250, or 22% of the adult population while the over 50 population has grown by almost 14%. This has changed the diversity of the population and will put an added strain on social and medical services while identifying a decrease in the active employment pool making it harder for local businesses to hire staff to service the older population.

2.3 Official Community Plan

Any development on Gabriola Island must conform to the Official Community Plan (OCP) and Land Use Bylaws (LUB). The OCP has been prepared with community consultation, adopted by the Local Trust Committee and ratified by the Provincial Minister. Therefore, all actions towards Affordable Housing will be guided by the definition of affordable housing in the OCP, which is:

“Housing that costs no more than 30% of a household’s gross income in rental and/or maintenance fees, applied to those households with incomes at or below 60% of the



median household income for Gabriola Island (using Canada Census information)."²

In addition to the definition, the OCP includes objectives and policies regarding the provision of affordable housing. Amendments to the OCP in September 2011 expanded the opportunities for affordable housing (see Appendix B). Previously multi-family housing was only permitted for seniors and special needs markets. With the September 2011 Amendments, multi-family housing may now be provided for affordable housing. However, in conflict with that policy is the prohibition of any increase in density. Providing multi-family housing for affordable housing without a means of obtaining the density required, without any provisions or successful examples of density banking or transfer, makes affordable housing develop very difficult if not impossible.

The OCP does:

- i. Support a mix of housing types, which includes affordable and market housing in appropriate locations (which are interpreted to be located within 0.5 km of the Village Core, or within 2km walking distance of the village core along public access routes
- ii. Allow Multi-dwelling residential use for Seniors 60 years of age or older, special needs people with disabilities and low income families
- iii. Use of banked densities and amenity zoning provisions

The OCP does **not**:

- i. Allow increasing residential density through redesignation/rezoning for Affordable Housing except for Seniors and Special Needs
- ii. Allow any development that will cause environmental issues
- iii. Allow a density greater than 12 units per hectare
- iv. Allow more than 24 total units

The critical section of the OCP that provides PHC the jurisdiction to develop an affordable housing strategy for the community states that;

The Local Trust Committee encourages other levels of government and non-profit groups to work towards the establishment of a Housing Agency on Gabriola Island; support collaborative community efforts to develop an Affordable Housing Strategy; and support the inclusion of Gabriola in Regional Housing Trust Funds.

Local service clubs, non-profit organizations and others that may provide affordable housing are encouraged to develop projects in keeping with the policies of this Plan.

The Local Trust Committee encourages the establishment and work of non-profit community land trusts for the acquisition of land for, and construction and management of, Multi-dwelling Affordable Housing units. (Multi-dwelling Affordable Housing Advocacy Policies, Sec 2.4)

The Official Community Plan establishes the opportunity for a density bank wherein unused residential densities are "held" by the Local Trust Committee. However, this has not been tested as yet. The Density Bank Objectives outlined in the OCP are:

² Gabriola Official Community Plan Sec. 2.4, p.19.



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- 11
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- i. To identify and deposit unused residential densities into the Density Bank based upon the following eligibility criteria:
 1. from the lands that are rezoned as parks; and
 2. from the voluntary donation of residential densities.
 - ii. To consider applications for the withdrawal of banked densities in accordance with the rezoning requirements in Section 2.4 provided that a Housing Agreement is in place to ensure affordability is maintained over time.

Unfortunately the OCP is fairly restrictive in how residential density are identified, there is no clear process for banking the densities and there is no criteria for which applications may be allocated to these residential densities. One of the first challenges for an Affordable Housing Strategy for Gabriola is to work within the limited statutory requirements. The second challenge is to work with the Community and the Local Trust Committee to clarify and expand the opportunities for Affordable Housing in a multi unit format.



3 Key Principles

This strategy was developed through a process initiated by People for a Healthy Community (PHC) working in partnership with the Gabriola Island Housing Task Force (HTF). People for a Healthy Community has evolved and grown with the needs and requirements of the community since its establishment. Their main focus has been building local capacity and connections in order to strengthen the social networks that make Gabriola a safe and healthy place to live. PHC has taken the lead on the development of the Strategy and creating the society as they have staff, are a charitable organization, will be appointing the first Board and will assist with complementary programming.

Gabriola's Housing Task Force, an informal volunteer community group, began in 2009 in response to the recommendations of the Gabriola Affordable Housing Needs Assessment and strong community interest in affordable housing. As an ad hoc volunteer group, they were not ready to take on the roles and responsibilities of creating or operating a society – however, several of their members will be invited to become part of the Board of the new society.

3.1 Principles

A vibrant community exists when all its members can live safely and with dignity, as part of a socially and economically diverse population. The development of affordable housing is an important step toward such a community. This Strategy must consider the diversity of the Gabriola community, be flexible enough to take advantage of opportunities as they arise, and change as circumstances and housing needs vary.

Several principles underlie the development of this Strategy:

Partnership Based: Affordable housing development requires strong partnerships among all levels of government, non-profit and co-operative housing providers, and community volunteers, as well as among the people who require housing support.

Community Supported: Development of affordable housing must be locally relevant and community based. It is important that the work provides positive results for individuals, families, and the community.

Environmentally Sustainable: Development of affordable housing on Gabriola must be consistent with the Islands Trust “preserve and protect” mandate. Environmental concerns must be considered throughout every step of the development and life of the housing project.

Inclusive and People Based: All persons have the right to protection from discriminatory practices that limit their housing opportunities and all people are entitled to their views and opinions.

Fiscally Responsible: This Strategy reflects projects and budgets that are financially sustainable and responsible, creating affordable housing for the tenants and not imposing any financial costs to the community.

Open and Transparent: As a society, the GAHS will provide information to anyone interested including the Strategy, minutes of meetings, resolutions of the Board and will engage the community in dialogue for all important projects.



3.2 Best Practices

The process of developing this Affordable Housing Strategy involved extensive research and consultation. This Strategy draws on the knowledge and experience of other BC communities in creating affordable housing. Policies, bylaws, zoning practices, and examples of successful affordable housing initiatives in other regions have provided the following best practices for the development of local affordable housing:

- a) Prioritization of need
- b) Feasibility of implementation
- c) Maintenance of affordability over the long term
- d) Use of initiatives already established and innovation
- e) Practicality of regulatory and financial constraints

In addition, we will look to other locations and jurisdictions for best models and opportunities of replication where appropriate. There are several examples of innovative regulations on other Gulf Islands that the Gabriola Local Trust Committee has not embraced to date. For example, Salt Spring Island has initiated a secondary suite bylaw. However, a Gabriola Local Trustee has indicated that she believes the density on Gabriola is already too high and would not support such a bylaw on Gabriola.³ It is the view of the PHC Board that a density increase for a specific affordable housing project is appropriate if the water and sewer issues and other environmental impacts are considered and proven appropriate.

³ Gabriola Sounder, July 16, 2012, SSI Secondary Suite Bylaw Passes First Reading.



4. Community Accomplishments

This Strategy builds on work that has been accomplished by the Community since 2007. That work is summarized here.

4.1 Process to Date

The following chart outlines all of the work and meetings that have been conducted regarding the potential for affordable housing on Gabriola Island.

Jun 2007	In response to a growing community concern, several Gabriolans attended an Affordable Housing Conference on Hornby Island in April of 2007 and the information from that conference was presented at the Gabriola Housing Solutions Forum in June of 2007
May 2009	The inaugural meeting of Gabriola Sustainability held at the Haven, identified key issue or topic areas for Gabriolans to address; housing and seniors were two of the issues. A follow up meeting in October 2009 created more detailed discussion on the issue areas.
November 2009	The Gabriola Island Affordable Housing Needs Assessment was developed (commissioned by the Local Trust Council) and from that document some priorities were identified. A community meeting was held to discuss potential solutions and to form a Housing Task Force.
Jan 2010	Islands Trust Community Housing Tool Kit was published, summarizing regulatory tools available to Local Trust Areas that can encourage the creation of more affordable housing.
Summer 2010	PHC Homelessness Research Study: Some of the findings include: 66% of respondents were paying more than 30% of their income to shelter costs alone, 19% did not have access to an indoor bathroom, and 16% did not have access to a kitchen.
Dec 2010 to Jan 2011	Official Community Plan Update: Phase One—New definition for “affordable housing”; multi-unit housing allowed for affordable housing projects within 2 km radius of the village core; and development of a density bank to receive unused densities (potential principal dwellings) and then to transfer these densities to affordable housing projects.
January 2010 to Current	PHC has surveyed their clients, provided on line opportunity for feedback on the housing issue, held meetings with seniors and residents to discuss housing needs and generally carried out an ongoing consultation program.
Dec 2011 to Apr 2012	This draft Affordable Housing Strategy with goals and objectives was developed.



4.2 Affordable Housing Needs Assessment

The Gabriola Affordable Housing Needs Assessment of November 2009 consisted of a review of the current housing situation, census data, interviews with community members, and ideas for future focus. It provided background information, analysis, and recommendations regarding the affordable housing situation on Gabriola. This study was funded and adopted by the Local Trust Committee. Key findings from the Needs Assessment were:

- a) There is a lack of secure year-round rental housing.
- b) There are a number of vacation homes that sit empty during the winter months.
- c) There is an increasing gap between income and cost of housing for Gabriola residents.
- d) Need to minimize the environmental impact of additional housing on Gabriola.
- e) Increasing numbers of vulnerable members of our community such as seniors, people with special needs and those with insecure housing.
- f) There are substandard housing issues.
- g) No public transportation makes the location for affordable housing critical
- h) There is a need for a housing organization

Key recommendations of the 2009 Needs Assessment document were:

- a) Creation of a housing organization
- b) Seniors aging in place facility
- c) Seniors' assisted-living facility
- d) Supported-living facility for people with special needs
- e) Addressing homelessness
- f) Shared land/housing
- g) Ecological footprint analysis particularly as it applies to water and sanitary sewer
- h) Density transfers
- i) Alternative building code primarily for secondary suites and "cottages"
- j) Encouraging mixed commercial and residential
- k) Zoning for two residential units

4.3 Community Survey

The 2011-2012 Affordable Housing Survey and Community Consultation indicated that there is little support for increasing the total number of permitted principal dwellings (local term is "densities") on Gabriola Island. This reflects the large number of lots that are subdivided or zoned for subdivision, but not built on at this time. The concern is that if each of these legal lots were to apply for development for the permitted housing, we could potentially double the population of Gabriola without creating any additional lots, densities or affordable housing.

In the most recent (2012) PHC survey, a large majority of those surveyed prefer to live in a private dwelling rather than shared housing.



4.4 Housing Task Force

People for a Healthy Community in partnership with the Housing Task Force has functioned as an informal housing organization for the since 2009. Prior to that, several Task Force members have been working towards the development of affordable housing on Gabriola Island as a result of the formation of Sustainable Gabriola in 2007. In that time PHC has gathered housing needs information from families, seniors, youth, and the homeless. PHC and the Housing Task Force have discussed land options with those potentially interested in donating land for affordable housing on Gabriola. We have attended affordable housing conferences and workshops, connected with other affordable housing providers and funders, and have contributed to the development of the affordable housing sections of Gabriola's Official Community Plan.

4.5 Seniors Aging in Place

Currently on Gabriola there are two seniors housing complexes, one is affordable rental and/or ownership and one is market value condominium style. Neither of these offer aging in place support options; they do not have nurses on staff, they do not have an affiliation with an extended care facility and they do not provide programs or services for the seniors.

According to the most recent survey conducted by PHC, 80% of seniors surveyed currently live in a house, 69% of those seniors own their own home, and 50% of seniors have suitable accommodation (*2012 Affordable Housing Survey*). This indicates that seniors are reasonably happy with their living situations; however, what they need are increased support systems to help them age in place.

While PHC has started the "Circle of Care" program reaching out to seniors, it does not create a proper aging in place option. The Circle of Care program includes a monthly gathering for seniors with a lunch provided, time to socialize, and often provides guest speakers. This program has a network of volunteers who arrange rides to and from the luncheon as well as an informal network of support to isolated seniors. More recently, PHC has opened the PHC Community Resource Centre at #8, 590 North Rd. offer increased support services to seniors and families.

4.6 Homelessness

In response to the high cost and low availability of appropriate and affordable rental housing, PHC began the "Gabriola Guardian Project: Everyone Deserves a Home" in 2011. This program has three components and is becoming a significant service of PHC:

- i. A comprehensive and confidential database linking landlords and potential tenants.
- ii. A community survey to determine the specific housing needs of people living on low incomes. The survey attempted to accurately count people who are homeless, who are at risk of homelessness, and who live in sub-standard housing.



- iii. An emergency fund to help finance utility bills, firewood, potable water and occasionally damage deposits.

iv.

Future component (funding dependent) is developing a Ready to Rent certificate program that will assist people in understanding responsibilities of tenancy and will include ongoing life skills support.

4.7 Zoning and Density Issues

The HousingTask Force presented several documents to the Local Trust Committee in 2010 and 2011 during Phase I of the OCP Review, requesting changes in the OCP. The OCP was amended to redefine affordable housing, but no additional considerations were given to zoning, locating or developing affordable housing unless it was for seniors and disabled persons. There are still many amendments that should be made to the OCP to allow for a fully functioning community. It will be the Society, in partnership with PHC and other groups, who will continue to request amendments to the OCP and the Land Use Bylaw to allow appropriate affordable housing.



5 Strategic Plan For Affordable Housing on Gabriola

This section of the Strategic Plan lays out the direction, projects and timing for the Gabriola Affordable Housing Society.

5.1 Regulatory and Statutory Direction

This Strategy uses the Gabriola OCP vision for the island and the definition for affordable housing.

“Gabriola is a peaceful, diverse, safe, rural community in harmony with a protected, natural environment.”

(Gabriola OCP Sec. 1.4)

“Housing that costs no more than 30% of a household’s gross income in rental and/or maintenance fees, applied to those households with incomes at or below 60% of the median household income for Gabriola Island (using Canada Census information).”

(Gabriola OCP Sec. 2.4, p.19)

5.2 Vision, Mission and Goals for GAHS

The vision for the Gabriola Affordable Housing Society is:

Gabriola Island has a wide variety of affordable rental housing options for residents.

The Mission to be achieved by the Gabriola Affordable Housing Society is:

To increase and maintain social and economic diversity in the Gabriola community by the provision of affordable housing.

This strategy identifies five specific objectives. The objectives each have actions related to them and have been assigned a short, medium or long term time frame for completion. In addition, Figure 1 provides preliminary capital costs associated with each action. PHC has kept in mind that we want the actions and objectives to be “SMART” objectives, in that they are Specific, Measurable, Attainable, Relevant, and Timely. The purpose of a Strategic Plan is to determine the direction for the organization and then a logical way to accomplish the goals and objectives through the actions.

The following Objectives will guide the Work Program for the GAHS.

Objective 1: Establish a Gabriola Affordable Housing Society and apply for charitable status. This organization will be applied for by PHC and a Board selected.



Objective 2: Develop a realistic Work Program for the short, medium and long term. This allows for appropriate allocation of resources, applications for grants with very clear outcomes and timing for the Board and other parties to follow.

Objective 3: Liaise with other organizations to combine programs that support affordable housing programs. We have seen that PHC will be a valuable partner, but so will the Gabriola Health Care Auxillary (their goals include re start meals on wheels and public transportation specifically for seniors).

Objective 4: Ensure that affordable housing is financially, socially and environmentally sustainable. Any project that is undertaken by GAHS must be financially viable in the long term. In addition, the future tenants of the projects will be selected based on criteria and compatibility with other tenants. Finally, any project will be environmentally sustainable for water, sewer, on site parking, innovative heating systems, gardens and food production, and use of recycled building materials when possible.

Objective 5: Extend and deepen community support/involvement in the development and implementation of Affordable Housing on Gabriola. We believe that many residents of Gabriola do not understand the housing issues of Gabriola and we hope to education and inform the community. As well, any housing project taken on by GAHS will be properly managed to ensure no negative impact on the community as a whole.

5.3 Priorities

Once the Gabriola Affordable Housing Society is formed and staffed, the work will proceed. Based on research completed including surveys by PHC, communication with seniors and the Rollo Centre, health care professionals, etc., the following projects will meet the needs of the target tenant groups. This list prioritizes the clients/tenants who the Gabriola Affordable Housing Society will try and house. It should be noted that the top three priorities score equally as important on Gabriola. However, it was determined to beset budget for the projects and recognize the limited resources, a linear priority list would be developed starting with the largest group, the seniors.

- a) Seniors - over 55 years of age – the average age on Gabriola is 59. This is a location where people choose to retire. Many of the residents over the age of 55 continue to work, either part time or full time. Not all “seniors” will qualify for affordable housing. This project will source and develop a shared seniors accommodation based on the Abbeyfield model, offering assisted living housing for 5 to 8 seniors.
- b) Single parents - includes mothers and fathers with sole or shared custody of the children who may be working or on maternity/paternity leave and are unable to afford housing on Gabriola. The project will be to source and develop housing for 4 single parent families.
- c) Singles - who may be physically or mentally disadvantaged, on a disability pension and/or make less than \$18,000 per year. The project is to source and develop housing for 6 to 10 singles.



- d) Source and develop a Multi unit development for seniors, families and persons with special needs.

5.4 Projects for the GAHS

To meet the needs to the priority and target tenant groups, four projects have been identified, in order of their priority. These projects will form the direction for the Gabriola Affordable Housing Society:

- a) House for shared seniors accommodation based on the Abbeyfield model⁴.
- b) House for shared single parent families allowing the residents to share day care and babysitting, driving children to sports and events, and to take advantage of bulk purchases.
- c) House for shared singles based on a boarding house concept with a resident manager and single kitchen facility.
- d) Multi unit development for seniors, families and special needs.



Photo of the Banff and Vancouver Abbeyfield Shared House for Seniors

⁴ The Abbeyfield model is a non-profit housing option for seniors. Abbeyfield offers seniors the opportunity to have the privacy of their own living area and the support of a house coordinator who manages the building and cooks meals. Abbeyfield offers a warm, family-style House and a balance between privacy and companionship, security and independence, combined with the special caring element provided by dedicated volunteers and the consistency of a single House manager. Age and loneliness are the prime considerations for residency, together with level of health and compatibility with other residents. Each House creates a sense of "belonging" that is truly preventative medicine. With a history of nearly five decades, our statistics show that most Abbeyfield residents take on a new lease on life. They are more fit and more inclined to enjoy active lives without needing extended care.

6. Action Plan

This summary of recommendations provides the objectives and the actions required to complete the objective along with a time schedule for the completion of each component of the action and an estimated capital cost. It has been assumed that once PHC sets up the Society and the GAHS Board has been selected, all tasks and actions will be completed by the GAHS Board and their Executive Director.

Short term actions are to be completed within two years of the adoption of the Strategic Plan. Medium term actions have a 3 to 4 year time frame and the Long Term actions will be completed in 5 to 8 years. The Board of the GAHS will review the strategic plan annually and adjust the actions, timing and capital cost estimates as required.

6.1 Operating Costs

The Operating costs have not been provided here and it is assumed that the operating costs for the society will be approximately \$4,600 per month (\$55,200 per year) based on the following estimates:

Figure 1
Proposed Operating Costs for the Gabriola Affordable Housing Society

Item	Cost	Discussion
Rent	\$500	Based on renting a small office space from PHC or other local space available
Utilities	\$400	Based on our share of phone, internet, power, water and sewer
Salary	\$3,000	Executive Director Salary including Mercs
Other	\$700	This can include supplies, travel expenses, newspaper advertising, accounting services
Total	\$4,600	Per month

6.2 Capital Costs

The following Figure provides a list of all of the main activities required to accomplish the goals and the timing is based on the priorities for each project. It is understood that some changes and amendments will be required to occur to the OCP before the final housing project can be undertaken. However, the GAHS will move forward to that direction in the hope that the regulatory and legislative environment will be available when land and funds are provided for a multi unit affordable housing project. It has also been assumed that many of the actions required will be undertaken by the Executive Director and/or the Board Members and do not have a capital cost associated with the action.



Figure 2
Action Plan for the Gabriola Affordable Housing Society

Short Term Actions 0 to 2 years 2012 - 2014		Estimated Capital Cost
1	Establish the Gabriola Affordable Housing Society and apply for Charitable status, including legal fees.	\$2,500
2	Prepare a budget and job description for an Executive Director and hire staff person for GAHS	-
3	Secure funding for operations for 8 years (\$55,200 per year)	\$441,600
4	Develop and implement a "linking landlords and tenants" program	\$20,000
5	Update the income figures from the 2011 census when available	-
6	Implement the ready to rent life skills program on how to be a good tenant	\$5,000
7	Build relationships with bed and breakfasts and hotels for emergency housing	-
8	Build relations with potential funders and donors	-
9	Develop a communications strategy for the GAHS	-
10	Identify a house and property for shared seniors accommodation - Priority 1	-
11	Develop tenancy agreements, communal living agreements and tenant selection criteria including the possible need for VIHA assistance with nursing, meals and other social assistance	-
11	Secure funding to purchase an "Abbeyfield" type residence	\$400,000
12	Secure funding to modify and develop the house appropriately for Seniors, develop tenancy agreements and tenant selection criteria	\$100,000
13	Work to facilitate amendments to the planning documents	-
14	Develop a financial model for the short medium and long term capital projects for funders	-
Subtotal		\$969,100
Medium Term Actions 3 to 4 years		
15	Identify a house and property for single parents to share - Priority 2	



16	Acquire a house and property for single parents to share	400,000	23
17	Develop tenancy agreements, communal living agreements and tenant selection criteria		
18	Modify and renovate the house for tenants	150,000	
19	Acquire a parcel of land for a multi unit affordable housing project	400,000	
20	Identify a house for shared singles		
21	Acquire a house for singles	400,000	
22	Develop tenancy agreements, communal living agreements and tenant selection criteria		
23	Modify and renovate the house for tenants	150,000	
24	Successfully amend the Land Use Bylaw and the OCP to allow density for multi unit affordable housing		
	Subtotal	\$1,500,000	
Long Term Actions 5 to 8 years			
25	Determine the form and size of a multi dwelling affordable housing project	-	
26	Apply for land use and OCP approval	\$5000	
27	Secure funding for housing project ⁵	\$2,160,000	
28	Design and construct housing project	\$360,000	
29	Apply for development permit	\$3,600	
30	Draft and finalize the housing agreement with Islands Trust	\$5000	
31	Determine the criteria for residency and tenancy agreements	-	
32	Construct housing project	-	
33	Final approval of construction	-	
34	Official opening and move in of tenants	\$5,000	
	Subtotal	\$2,538,600	

⁵ The capital costs for the multi unit affordable housing project is based on 12 total units with an average square footage of 900 sq.ft. and a construction cost of \$200 per sq.ft.



6.3 Summary of Recommendations

The following lays out all of the actions recommended to be undertaken by the Gabriola Affordable Housing Society and/or their agents or employees:

- a) *Make application for society status for the Gabriola Affordable Housing Society (GAHS)*
- b) *Make application for GAHS Charitable Status*
- c) *Get the new income figures from the 2011 Census and determine what the appropriate rent levels are for 2012.*
- d) *Prepare an operating budget for the GAHS*
- e) *Secure funding for one year of operation*
- f) *Create a job description for the Executive Director*
- g) *Hire the Executive Director*
- h) *Secure funding for 7 more years of operation*
- i) *Develop and implement a “linking landlords and tenants” program based on the PHC Guardian Project*
- j) *Implement the “Ready to Rent” life skills program on how to be a good tenant*
- k) *Build relationships with Bed and Breakfast operations on the island to use for emergency housing*
- l) *Build relations with funders and donors, specifically including BC Housing, banks and mortgage companies and generous residents on Gabriola who have offered land and/or structures*
- m) *Develop a communications strategy with the goal of informing and educating Gabriola residents of the need for affordable housing. This may include newspaper articles, advertising, mail outs to residents, community meetings, etc.*
- n) *Identify a house for shared seniors accommodation that could be utilized as an Abbeyfield seniors home **(Priority #1)**.*
- o) *Develop tenancy agreements, communal living agreements, tenant selection criteria and determine the health and needs level of each tenant (medical needs and other social programs required).*
- p) *Secure the funding to purchase and renovate the house.*
- q) *Modify the house to accommodate seniors including safety bars, wheel chair ramps, and any other modifications required.*
- r) *Continue to work on the amendments required to the planning documents – this will include actions such as regular attendance at the Local Trust meetings, documentation supporting secondary suites and increased density, presentations regarding shared accommodations and the Abbeyfield model, and updated information on income and rent statistics along with housing needs.*
- s) *Develop a detailed and realistic financial model for the short, medium and long term capital projects for funders to demonstrate our strategic approach, successes and other elements that demonstrate need.*
- t) *Develop an environmental footprint model for consideration by the Local Trust for the approval of a secondary suite bylaw.*
- u) *Identify a house for single parents to share **(Priority #2)***
- v) *Acquire a house for single parents to share with their children that provides a communal living area and private quarters.*



- w) *Develop tenancy agreements, shared living agreements and tenant selection criteria.*
- x) *Conduct any modifications to the house required to accommodate the families including bathroom and kitchen renovations along with outdoor play areas and communal gardens.*
- y) *Identify and acquire a parcel of land for a multi unit affordable housing project **(Priority #4)**. While this is priority #4, it is recommended that a location be identified soon so that when the Society is talking to the Local Trustees regarding the development, there is a specific and tangible site that is being assessed*
- z) *Identify and acquire a house for shared singles **(Priority #3)**. This house may accommodate both seniors and disadvantaged singles. This house would be operated with a live-in manager with a single kitchen.*
- aa) *Develop tenancy agreements, shared living agreements and tenant selection criteria.*
- bb) *Conduct any modifications to the house to accommodate the tenants.*
- cc) *Strive to successfully meet or amend the OCP and the Land Use Bylaw to achieve the multi unit housing project on the selected parcel of land.*
- dd) *Determine the form and size of the housing project. This will include community consultation along with involvement from PHC and the PHC clients to ensure that the development will meet the needs of the lower income people who may live in this development.*
- ee) *Apply for the land use and OCP approval. This will require fees and a minimum of 1 year to get the approvals in place.*
- ff) *Secure funding for the housing project. Based on the estimated costs, donations and grants will be applied for.*
- gg) *Design and construct the housing project. Once all funding is in place, the construction will begin. It is hoped that this project will receive support from the community like the Health Clinic did and that there will be donations of time and skills to construct the development.*
- hh) *Draft and finalize the housing agreement with the Islands Trust.*
- ii) *Determine the rules for residency and the criteria for selection of residents. Create an Operations Committee of the GAHS.*
- jj) *Construct the Housing project.*
- kk) *Final approval of the construction and occupancy permits issued.*
- ll) *Official opening and move in date.*
- mm) *Continuation of all management function and review of housing needs on the island*



7. Summary

There is a large group on Gabriola that recognize the need for safe, secure and healthy affordable housing on this island. While many people come to Gabriola to retire, others are working in local stores, restaurants and offices who provide the services to our seniors and families who want to continue to live here, but may not find it affordable. Gabriola has many services available, that are not available on other Gulf Islands (e.g a health clinic, food bank, social services, etc.). We understand there are other Gabriolans who may not believe there is a need for affordable housing. This dichotomy of thinking will require continuous, open and honest dialogue in order for healthy solutions and community resilience.

People for a Healthy Community and the Gabriola Housing Task Force have completed extensive research, talked a diverse and wide variety of tenant groups, consulted with other jurisdictions on how they deal with affordable housing and feel confident that moving forward on the development of affordable housing is the most positive and productive next step to ensuring a diverse and inclusive community for Gabriola.

The Regional District of Nanaimo has a program to support affordable housing, even though they will not manage housing agreements. But the RDN says, "Its very difficult to get affordable housing due to long waiting lists for the existing 326 units in the region and the low vacancy rates for market rentals. The 2008 vacancy rate for a two-bedroom apartment was 1.5% in Nanaimo and 0.3% in Parksville."⁶

Salt Spring Island is working on a bylaw that would approve secondary suites "along transit routes that are not water sensitive". While Gabriola does not have public transit, the Local Trust Committee has identified an area where multi unit development is appropriate, so possible establishment of environmental restrictions as to the locations for secondary suites may be possible creating an alternative form of housing and that would not put additional stress on the environment. An environmental footprint concept was recommended by the Volunteer Review Committee for the partial OCP review that took place in 2011.

People for a Healthy Community will move forward to create the Gabriola Affordable Housing Society and will assist the new Society in whatever forms are allowed under the definition of PHC's purposes of incorporation.

⁶ Backgrounder 5, Affordable Housing. Regional District of Nanaimo. www.shapingourfuture.ca



8. References

The following documents and research sources were used in developing this strategy:

- 2001 census data found at:
<http://www.bcstats.gov.bc.ca/StatisticsBySubject/Census/2001Census/Profiles/Alphabetical.aspx>
- 2006 census data found at
<http://www.bcstats.gov.bc.ca/StatisticsBySubject/Census/2006Census/ProfilesA/Alphabetical.aspx>
- 2011 Canadian Census, Statistics Canada
- BC Housing—glossary (February 9, 2012) found at: <http://www.bchousing.org/glossary>
- Dunsmoor-Farley, Carlin. (2010) *Homelessness Study Report*. Gabriola Guardian Project: People for a Healthy Community.
- Eberle Planning and Research. (2007). *Bowen Island Affordable Housing Strategy*. Bowen Island Community Housing Association.
- Gabriola Affordable Housing Needs Assessment, 2009
<http://www.islandstrust.bc.ca/ltc/gb/pdf/gbrptaffordhousnov262009.pdf>
- Gabriola Island Official Community Plan, 1997
Bylaw No.166, 1997. (Consolidated November 2011).
<http://www.islandstrust.bc.ca/ltc/gb/pdf/gbbylbaseocp0166.pdf>
- Havi Echenberg & Hilary Jensen. *Defining and Enumerating Homelessness in Canada*. Ottawa: Library of Parliament, 2008. P. 4.
- Islands Trust Community Housing “Tool Kit”: A guide to Tools Available to Support the Development of Affordable Housing in the Trust Area.
<http://www.islandstrust.bc.ca/ltc/ss/pdf/sscommhoustoolkit.pdf>
- JG Consulting Services Ltd. (2011). *Salt Spring Island Community Affordable Housing Strategy (CAHS)*.
- People for a Healthy Community. (2012). Affordable Housing Community Consultation. January 14, 2012.
- Pomeroy, Steve. 2001. *Toward a Comprehensive Affordable Housing Strategy for Canada*. Ottawa. Caledon Institute of Social Policy. P. 30.
- Salt Spring Island Affordable Housing Strategic Plan ([link](#))
- Thomson, Angela. (2012). *Affordable Housing Survey*. People for a Healthy Community.
- Weller, Fay & Kartar, Linnet. (2009). *Gabriola Island Needs Assessment*. Gabriola Island, BC: Weller Consulting.



Appendix A - Gabriola Official Community Plan Excerpts

OCP Section 2.1 General residential objectives and policies:

"To support a mix of housing types which includes affordable and market housing in appropriate locations."

(General Residential Objectives #5, Sec. 2.1)

"Increasing residential density through redesignation/rezoning shall not be permitted with the exception of Special Needs and Seniors' affordable housing".

(General Residential Policies #a, Sec. 2.1)

"With the exception of affordable housing, no provision shall be made for multi-dwelling residential use in the Planning Area."

(General Residential Policies #b, Sec. 2.1)

OCP Section 2.4 Multi-dwelling affordable housing:

"Background: In recognition of the desirability of encouraging Gabriola Residents to continue living in the Planning Area, provision is made for Multi-dwelling Affordable Housing opportunities to meet the needs of a diverse, full-time population. For the purposes of this Plan, Multi-dwelling Affordable Housing shall only be permitted for: Special Needs residents living with physical and / or mental disabilities; Seniors 60 years of age or older; and Low-income families."

(Section 2.4 Multi-dwelling Affordable Housing)

Affordable housing means housing that costs no more than 30% of a household's gross income applied to those households with incomes at or below 60% of the median household income for Gabriola Island (using Canada Census information).

(Section 2.4 Multi-dwelling Affordable Housing)

To ensure that provision is made for Multi-dwelling Affordable Housing in a manner which responds adequately to the needs of Special Needs residents, Seniors and Low-income families; and

2. To provide for affordable housing in a location which is accessible to appropriate services and acceptable to the overall community without compromising protection of the natural environment and while minimizing greenhouse gas emissions.

(Multi-dwelling Affordable Housing Objectives, Sec 2.4)

Multi-dwelling Affordable Housing Policies

- a) Any lands designated for Multi-dwelling Affordable Housing in this Plan shall also be designated as part of DP-8 on Schedule C and the development permit guidelines as outlined in Section 9.3 shall apply.
- b) Any land currently designated Seniors and Special Needs (SSN) in Schedule B of this Plan shall remain under this designation until future application to designate a site for multi-dwelling affordable housing amends this Plan.
- c) The amenity zoning provisions of Section 904 of the Local Government Act shall only be permitted to be used on Gabriola to facilitate the provision of Multi-dwelling affordable housing for seniors and Special Needs residents.
- d) Densities for the creation of Multi-dwelling Affordable Housing for low-income families shall come only from banked densities as noted in Appendix 2 (Density Bank) of this Plan.
- e) Multi-dwelling Affordable Housing developments with mixes of Special Needs residents, seniors and low-income families are encouraged.



- f) An application to re-zone a parcel for Multi-dwelling Affordable Housing shall be permitted only if the application complies with the following:
- i. the maximum density shall not exceed 12 units per hectare;
 - ii. the maximum number of dwelling units per development shall not exceed 24;
 - iii. the average size of a dwelling unit shall be not greater than 83 square metres (900 sq.ft);
 - iv. the site shall be within 0.5 kilometres of the Village Core bounded by North, South, and Lockinvar Roads or a 2 kilometre walking distance from the Village Core along public access routes only, and shall provide access to any existing adjacent pedestrian and cycling pathways to the village and ferry services;
 - v. where practical, in the opinion of the Gabriola Island Local Trust Committee, the site's main access shall be off a main road and not through an existing residential neighbourhood;
 - vi. common area amenities, such as kitchen and recreation facilities, shall be provided for prior to occupancy;
 - vii. where practical, in the opinion of the Gabriola Island Local Trust Committee, no parcel re-designated for Multi-dwelling Affordable Housing shall be contiguous to another parcel so designated;
 - viii. the provisions of the Gabriola Island zoning bylaw may contain other general regulations pertaining to siting, height, lot coverage, servicing and other requirements which would also be applicable to a parcel in this land use designation;
 - ix. the proposal shall include an adequate fire suppression water supply which shall be maintained and be available for use on site; and
 - x. the minimum lot size shall be 1 ha (2.4 acres).
- g) In considering applications for the rezoning of lands to permit Multi-dwelling Affordable Housing, the applicant shall be required to:
- i. identify the anticipated costs of the proposed land and housing to purchasers or occupants which are not meant to be marketed off-island;
 - ii. establish the basis of the housing need of existing residents;
 - iii. specify affordability in keeping with the provisions of this Plan; and
 - iv. specify Special Needs housing requirements.
- h) As a condition of rezoning for Multi-dwelling Affordable Housing, a housing agreement pursuant to s. 905 of the Local Government Act shall be required and shall include provisions that:
- i. ensure the maintenance and stability of affordability in perpetuity;
 - ii. specify how the housing project will be managed and administered including, if deemed applicable, that it be operated on a not-for-profit basis;
 - iii. specify the manner in which the housing units will be made available to the identified class of persons at the time the housing units are first occupied and with respect to subsequent occupancy; and
 - iv. specify the mix of rental and ownership housing units permitted.
- i) In addition to 2.4 g), a housing agreement for Multi-dwelling Affordable Housing for seniors only shall also:
- i. specify that at least one individual who has attained 60 years of age shall reside in each dwelling unit; and
 - ii. specify that not more than three individuals may reside in each dwelling unit.



- j) Multi-dwelling Affordable Housing applications must demonstrate the lowest possible net water, waste, green house gas emissions and energy use.
- k) The Density Bank in this Plan shall be amended from time to time such that any unused residential densities that result from rezoning for parks are added to the Density Bank for use as Multi-dwelling Affordable Housing for low-income families.

OCP Section 2.4 Developing an affordable housing strategy for the community:

- a) The Local Trust Committee encourages other level of government and non-profit groups to work towards the establishment of a Housing Agency on Gabriola Island; support collaborative community efforts to develop an Affordable Housing Strategy; and support the inclusion of Gabriola in Regional Housing Trust Funds.
- b) Local service clubs, non-profit organizations and others that may provide affordable housing are encouraged to develop projects in keeping with the policies of this Plan.
- c) The Local Trust Committee encourages the establishment and work of non-profit community land trusts for the acquisition of land for, and construction and management of, Multi-dwelling Affordable Housing units. (Multi-dwelling Affordable Housing Advocacy Policies, Sec 2.4)

OCP Section 2.5 Gabriola Island density bank:

Background: In this Plan, density banking refers to a process wherein unused residential densities are held by the Local Trust Committee for an unlimited time and for the purpose of enabling affordable multi- dwelling housing for low-income families and without any net increase to the allowed density on Gabriola Island. The deposit of one or more densities to the density bank takes place through bylaw amendments resulting from the rezoning of the property from which the density was removed for deposit into the density bank. Withdrawal of one or more densities from the density bank requires a similar amending bylaw and rezoning process. These transactions are recorded in Appendix 2.

Gabriola Island Density Bank Objectives

1. To identify and deposit unused residential densities into the Density Bank based upon the following eligibility criteria:
 - i. from the lands that are rezoned as parks; and
 - ii. from the voluntary donation of residential densities.
2. To consider applications for the withdrawal of banked densities in accordance with the rezoning requirements in Section 2.4 provided that a Housing Agreement is in place to ensure affordability is maintained over time.

Gabriola Island Density Bank Policies

- a) Residential densities resulting from a rezoning pursuant to Objective 1 will be deposited to the Density Bank as an amendment to the Official Community Plan.
- b) Residential densities from the Residential Density Bank in Appendix 2 that are withdrawn pursuant to Objective 2 will be deleted from the Residential Density Bank in Appendix 2 by an amendment to the Official Community Plan.
- c) Residential densities listed in the Residential Density Bank in Appendix 2 are principal dwelling units and do not include accessory cottages until related policies are developed by the Local Trust Committee.



d) All land that receives density from the density bank shall be rezoned to permit the added density and that density shall not exceed the density of the parent parcel plus the density granted from the density bank.

e) Parcels that have density allocated to or from the density bank shall be noted in both text and maps.

OCP Section 2.6 Single family affordable housing:

Background: A community plan is intended to contain a statement concerning the provision of affordable housing in the community. On Gabriola, where there is no provision for multi-family housing, allowance for an accessory cottage, on parcels 2.0 hectares or larger, is looked upon as an appropriate means of addressing the island’s need for single-dwelling affordable housing. Single-dwelling affordable housing means accessory cottage housing that does not exceed 65 square metres (700 square feet) in area and which costs no more than 30% of a household’s gross income applied to those households with incomes at or below 60% of the median household income for Gabriola Island (using Census Canada information)

Single-dwelling Affordable Housing Objectives

1. To ensure a supply of affordable housing is provided for on Gabriola in a manner which does not detract from Gabriola’s rural island character.

Single-dwelling Affordable Housing Policies

- a. Provision for an accessory cottage on a parcel of 2.0 hectares or larger (as per policy 2.1g), shall be recognized as the Gabriola means of providing for single-dwelling affordable housing in a rural low-density context.

Appendix B - Glossary of Terms

Emergency shelter—“Short-stay housing of 30 days or less. Emergency shelters provide single or shared bedrooms or dorm-type sleeping arrangements, with varying levels of support to individuals.”

Supportive Housing—“Provides ongoing supports and services to residents who cannot live independently and who are not expected to become fully self-sufficient. This form of housing may be located in a purpose-designed building or scattered site apartments.”

Transitional Housing—“Housing from 30 days to two or three years that includes the provision of support services, on- or off-site, to help people move towards independence and self-sufficiency”

