



# Islands Trust

## Application Guide

# Affordable and Special Needs Housing

### Purpose of this Guide

This guide was developed to explain the Islands Trust role in regulating and approving affordable housing, to provide tips for making a complete and thorough application, and to identify other key agencies you may have to contact.

The Islands Trust is a unique form of government and not all land use and development approvals are under one roof. There is no simple “one process fits all” for affordable and special needs housing in the Islands Trust Area, and applicants for development proposal such as for affordable housing will likely have to coordinate with a number of other regulatory agencies.

### Terms used in this Guide

**Local Trust Committee (LTC):** an independent local government within the Islands Trust Area. There are 12 LTCs that make up the federation of the Islands Trust. Each LTC is composed of two local trustees, and one appointed chair from the Islands Trust Executive Committee.

**Island Municipality:** An independent local government within the Islands Trust Area that has incorporated into a municipality. Bowen Island is the only Island Municipality within the Islands Trust, and is composed of two trustees, a mayor and other council members.



Murakami Gardens Groundbreaking Ceremony, Salt Spring Island

### How is Affordable and Special Needs Housing Defined in the Islands Trust Area?

Affordable housing is commonly defined as adequate, suitable housing, typically costing less than 30% of household income. Special needs housing typically refers to housing intended for individuals who require specific housing designs (e.g. accessible) or who require services to enable them to live relatively independently or in a supportive environment.

Within Islands Trust each LTC can adopt its own definition for affordable or special needs housing. You should consult the official community plan and land use bylaw for your island early on to find out if and how they define affordable housing. Types of housing fall along an affordability continuum that may include:



Depending on the community's needs, some types of affordable housing may be more appropriate on some islands than others.

### Before Making an Application:

- ✓ Know who your project is intended for.
- ✓ Contact organizations such as CMHC, BC Housing and the Real Estate Foundation for helpful resources including grant opportunities.
- ✓ Discuss your proposal with the following:
  - Islands Trust planner
  - Regional District building inspector (where applicable)
  - Health authority official
  - Ministry of Transportation and Infrastructure Subdivision
  - Approving officer (if subdivision required)
- ✓ Understand funders' requirements and timelines.
- ✓ Prepare a project management plan and budget.

## Land Use

### *Responsible Agency: Islands Trust LTCs*

Land use planning policies and regulations are established by each LTC through adoption of an official community plan (OCP) and land use bylaw (LUB). These are the key documents you should be familiar with before making an application, and will determine what approvals you need from the LTC. Planning staff can help you interpret these documents and determine the types of applications you will need to make.

### **OCP Amendment**

The OCP establishes policies for land use in a local trust area. If your proposal is inconsistent with any OCP policies, you must apply for an amendment to the OCP. See the Islands Trust Bylaw Amendment Application Guide for more detail on the OCP amendment process before making an application.

### **LUB Amendment**

The LUB establishes regulations for land use in a local trust area, including use, density, height and setbacks. You may discover that the permitted use and density do not accommodate affordable housing on your property, and you will have to make an application to amend the LUB, also called "rezoning".

If you have not yet determined a location for your project, it will be helpful to review the policies in the OCP and the zoning in the LUB to target suitable locations on the island. Planning staff can assist with this step.

Review the Islands Trust Bylaw Amendment Application Guide for more detail on the process for LUB amendment before making an application.

## Siting and Design

### *Responsible Agencies: Islands Trust LTCs and Regional Districts*

If the project requires new construction or significant renovation, either a Building Permit or Siting and Use Permit will be required. In addition, a Development Permit and/or a Development Variance Permit may be required from the Islands Trust Local Trust Committee.

### **Building Permits & Siting and Use Permits**

Building Permits are issued by the regional district building inspector unless your project will be located on Denman, Hornby or Lasqueti Islands. On Denman or Hornby Island, a Siting and Use Permit is required from Islands Trust. No permits are required on Lasqueti Island, but all construction must meet the requirements of the BC Building Code. All other large islands and some small islands have building bylaws in effect and require building permits. The setbacks, size, height, density, and use of structures and parking requirements must comply with the local land use bylaw regulations before a Building Permit or Siting and Use Permit can be issued.

### **Development Variance Permit**

If the siting and design of the proposed project does not comply with the LUB regulations as noted above, the project must either be redesigned or a Development Variance Permit is required. Development Variance Permits are issued by the local trust committee. The Islands Trust Development Variance Permit Application Guide provides more detail on the approval process and should be reviewed before making an application.

## Application Process

### Pre-Application Meetings

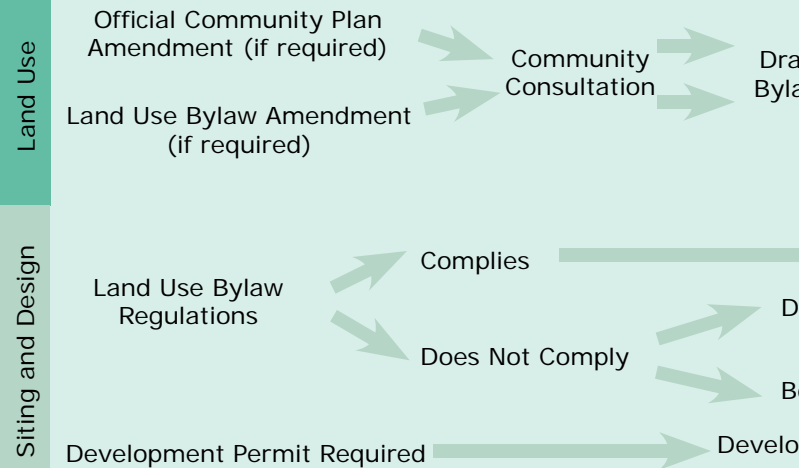
- Islands Trust
- Ministry of Transportation (Subdivision Approval)
- Health Authority
- Regional District

### Prepare Project

- Talk to neighbors
- Schedule an
- Assemble P

## Steps in Approval Process

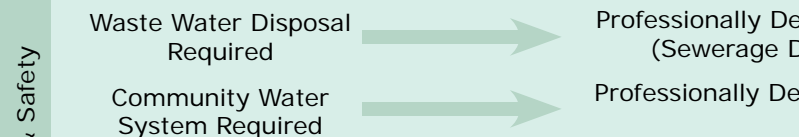
### Islands Trust



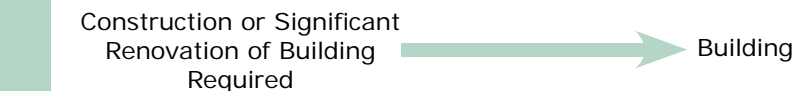
### Ministry of Transportation & Infrastructure



### Health Authority

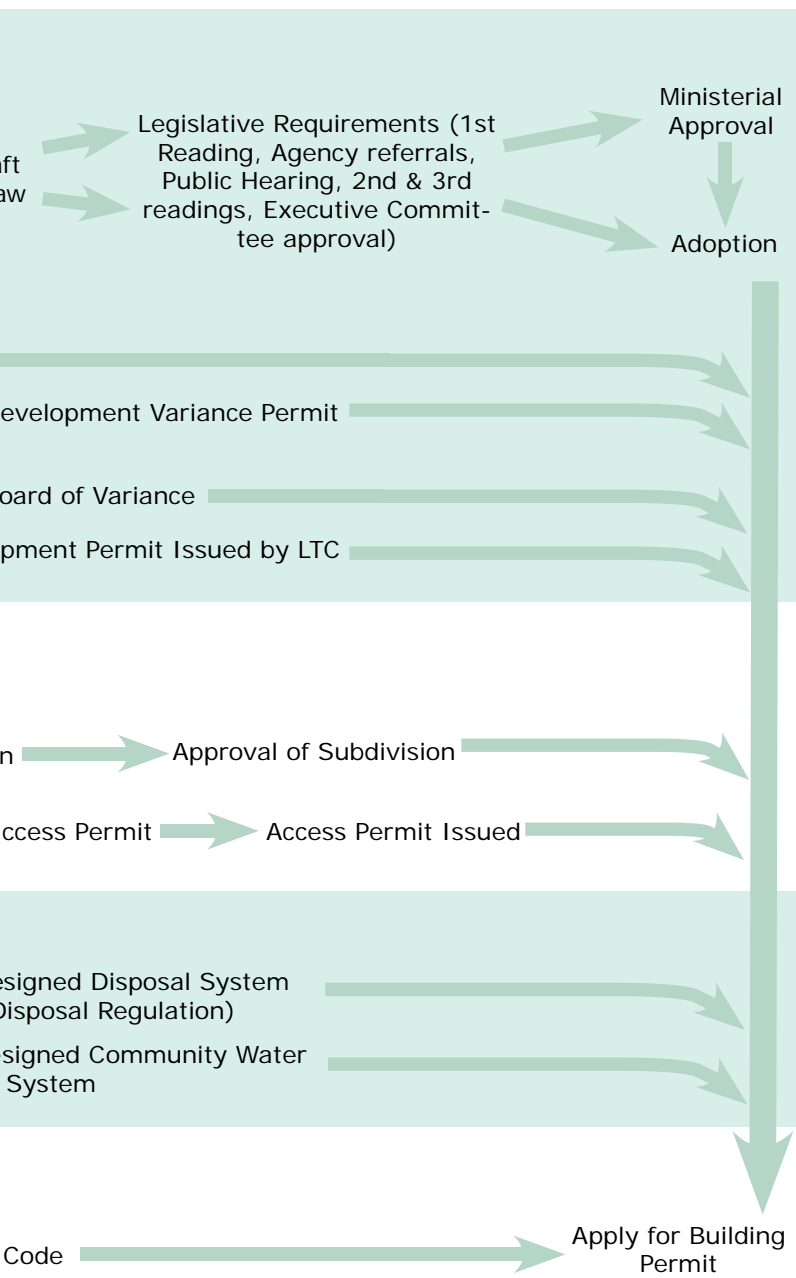
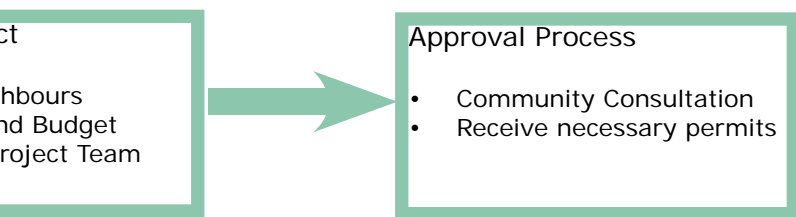


### Regional District



## Housing Agreements

In some instances, the LTC may require that you enter into a housing agreement as a condition of a bylaw amendment for the affordable housing. A housing agreement is a document, registered with the Land Title Office, that establishes conditions for the use of a residence for affordable housing. It is only used for a specified purpose such as for affordable housing. Conditions could include the type of person who is allowed to occupy the residence, the form of the tenure, the maximum rent or charges, and reporting requirements, property management or any other conditions deemed necessary or important by the LTC or the proponent.



affordable or special housing projects. Usually to ensure that people with special needs are eligible to live in the community, monitoring other requirements.

Under certain conditions, the regional district may partner with Islands Trust or local housing societies to hold housing agreements on affordable housing projects. You may want to talk to your local Regional Director and to Regional District staff to find out more information.

**Development Permit**

Many islands have development permit areas, which are established in an official community plan for protecting development from hazardous conditions, protecting the environment, or setting form and character guidelines.

Find out early on if the property you are planning your project on is within one or more development permit areas. You should review the guidelines of the development permit area and plan your project to conform to them. Reports or studies from qualified professionals may be required for some development permit applications, which is explained within the development permit guidelines. Guidelines may be found in either the OCP or the LUB.

**Subdivision & Access**

*Responsible Agency: Ministry of Transportation and Infrastructure*

If your project requires you to subdivide, move a lot line or requires access from a public road you will need to apply to the Ministry of Transportation and Infrastructure, except on Bowen Island, where the application may be made directly to the municipality. If you plan to lease part of a property for a term of greater than 3 years, you must also submit a subdivision application.

Subdivision approvals can take several months, so you should begin discussions early with the Approving Officer to determine what you will need to do to obtain subdivision approval. Your discussions with planning staff on land use and siting issues, with the regional district on building permit requirements and with the health authority on sewerage system requirements will help to streamline your subdivision application.

**Health & Safety**

*Responsible Agencies: Regional Health Authority, Ministry of Transportation and Infrastructure, LTC*

**Sewerage System Approvals**

The Islands Trust Area is not serviced by municipal sewerage systems, so waste must be dealt with on site or through a community sewer system. If the property will be serviced by a community sewer system, confirmation will be required from the operator that there is sufficient capacity to accommodate the proposed development. If on-site sewerage disposal is being proposed, different regulations may apply depending on the size of the proposed development, and you should contact the applicable regional Health Authority in order to find out what standards you must meet, or if there are any approvals you must obtain.

**Other Considerations**

*Agricultural Land Commission*

You should determine early on whether or not your property is within the Agricultural Land Reserve. If your property is within the Agricultural Land Reserve you may have to make a separate application, depending on the type of affordable housing proposal. An Islands Trust planner will be able to advise whether or not you should contact the Agricultural Land Commission staff for further information.

## FAQs

### *How can a planner help me?*

Islands Trust planners are available to meet with applicants prior to submitting an application, and during the application process. However, other organizations such as CMHC, BC Housing and the Real Estate Foundation may be better able to offer resources that are specific to developing affordable housing applications. For complex proposals such as for affordable and special needs housing rezoning applications, it will be helpful to have someone on your team experienced with local government approval processes.

### *How much are application fees?*

Each local trust committee sets its own application fees which can be found in the "fees bylaw". Islands Trust staff can direct you to this information.

## Thank you

Providing affordable housing on the Gulf Islands relies on the efforts of community groups and volunteers. We cannot do it without you, and acknowledge the vision and dedication of those who do this work. Local Trust Committees must always balance multiple interests of communities when making a decision on applications including those for affordable housing, so cannot endorse an application from the start just because it is for affordable housing, but look forward to creating affordable housing options that are appropriate for each community.

### *Are there any discounts available for affordable housing applications?*

Applications for affordable and special needs housing are subject to the same fees as any other land use application, except for on Salt Spring Island where there is a reduced fee for these projects.

You may also apply to the Islands Trust Executive Committee for sponsorship of your development application fees in part or in whole when an applicant is a non-profit agency or organization and is seeking to establish a facility for the benefit of the community at large and consistent with goals in the official community plan.

### *Is there a template for a housing agreement?*

The Islands Trust does not have a template for housing agreements, as each agreement will be different. An Island Trust planner can provide you with information about previous applications for affordable housing, and can provide other housing agreements as examples.

## Contacts:

	Islands Trust Office	Regional District Office	Ministry of Transportation and Infrastructure Office	Health Authority Office		
Salt Spring	Salt Spring (250) 537-9144	<a href="#">Capital Regional District</a> Salt Spring Island (250) 537-2711	Vancouver Island District Office (Nanaimo) (250) 751-3246	<a href="#">Vancouver Island Health Authority</a> 1-877-370-8699		
Galiano	Victoria (250) 405-5151	<a href="#">Capital Regional District</a> Victoria (250) 360-3230	Saanich Area Office (250) 952-4515			
Mayne						
North Pender						
South Pender						
Saturna	Gabriola (250) 247-2063	<a href="#">Comox Valley Regional District</a> 1-800-331-6007	Courtenay Area Office (250) 334-6951			
Denman						
Hornby						
Gabriola				<a href="#">Regional District Nanaimo</a> 1-877-607-4111	Vancouver Island District Office (Nanaimo) (250) 751-3246	
Gambier				<a href="#">Sunshine Coast Regional District</a> (604) 885-6800	Sechelt Office (250) 740-8987	<a href="#">Vancouver Coastal Health</a> 1-866-844-0888
Lasqueti				<a href="#">Powell River Regional District</a> (604) 483-3231	Vancouver Island District Office (Nanaimo) (250) 751-3246	<a href="#">Vancouver Island Health Authority</a> 1-877-370-8699
Thetis				<a href="#">Cowichan Valley Regional District</a> 1-800-665-3955		

Bowen Municipality: For information contact the Bowen Municipality Office at (604) 947-4255

The Islands Trust can be called toll free through Service BC at 1-800-663-7867