

**HORNBY ISLAND**  
**ADVISORY**  
**HOUSING**  
**COMMITTEE**  
**REPORT**  
**2004**

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## APPENDICES

## I. HISTORY

During the review of the Hornby Island Official Community Plan, 2000-2003, a policy was included to reflect an interest in conducting a focused process on housing. This policy (6.3.1.6) states that “The Local Trust Committee shall establish a special projects advisory planning commission to identify local housing needs, develop and evaluate options for addressing them and prepare recommendations for subsequent amendments to the Official Community Plan that are consistent with the objectives of the Plan.”

### Core Value

- There is a strong interest in maintaining a diverse community on Hornby.

### Important Trends

- There is a significant increase in the proportion of older age groups on Hornby.
- There is a dramatic decrease in the school enrolment, reflecting the difficulties of younger people to establish homes and livelihoods on the island.

### Some Key Factors

- There is limited subdivision potential remaining on Hornby.
- There are physical constraints on development, particularly with respect to waste treatment and protection of water resources, agricultural land and natural ecosystems.
- Most property on Hornby is owned by non-residents.
- There is a strong demand for short-term seasonal rentals, which has an impact on the availability of year-round rental properties.
- Property prices are not in proportion with income levels attainable on Hornby.
- There are planning and acquisition challenges with respect to public land.

## II. GOALS AND OBJECTIVES

In May of 2003, the newly formed Hornby Island Advisory Housing Committee came together and identified its goals, objectives and activities as follows:

- To initiate a needs assessment process, generating and distributing information about individual and community impacts of the lack of affordable housing
- To understand more clearly what the actual housing needs are on the island
- To have in place a clear solution to this coming year's summer housing crisis
- To present information to the community that will help ensure that residents understand the impacts of having community members move out of their homes on a regular basis and also the benefits of having stable housing (economic, emotional, physical impacts, etc.)
- To research how other communities create affordable housing
- To present viable housing options to the community and ensure that those options are understood and supported by the community
- To attract strong community involvement and support for new housing options to emerge for official and community approval
- To make recommendations to the Islands Trust regarding any changes in the OCP
- To inspire interested community members to form a permanent housing organization

### III. ACTIVITIES

Initiate various kinds of dialogue about housing among community members by :

- Leading small discussion focus groups
- Sending out a housing survey
- Having many informal one-on-one discussions with individuals
- Interviewing people with various housing situations
- Publishing articles about various housing issues in our local papers
- Encouraging residents to submit their stories and points of view about housing
- Consulting with community organizations
- Hosting public meetings, inviting community members to actively participate in identifying housing needs and possible solutions
- Conducting research on housing solutions implemented by other communities
- Initiating communication with other communities who are facing similar challenges
- Inviting relevant speakers from other communities to present possible solutions, and share experiences

As a committee, we realized the importance of community involvement in actively creating a climate for positive change. We wanted to reach as many individuals as we possibly could. We know that many people do not like to go to meetings, or don't feel comfortable speaking up at meetings, we know that only a small percentage of the population will participate in a survey. We approached the housing topic from as many angles as possible because our first objective was to hear as many voices as possible from within the community.

Appendix no.1:

The Housing Survey: a. Questionnaire  
b. Analysis

Appendix no.2:

Samples of articles published in local papers

Appendix no.3:

Census Data for Hornby Island

Appendix no.4:

Worksheet for Public Meeting

#### **IV. COMMUNITY INVOLVEMENT**

The residents of Hornby Island were all invited to participate in a Community Visioning Project, which took place over a period of more than a year. It covered everything from community values to economy, from building practices to health and education. Hornby islanders envisioned a future based on community strengths and their desire to remain a diverse, sustainable and viable community.

Specifically to Housing:

In the Hornby Island Community Vision, Hornby of the near future is seen as a balanced, diverse community whose residents are able to find adequate housing.

“Stable and affordable housing makes it possible for residents to put down roots and build a life here, actively participate and contribute to the well-being of the community...A strong community priority is placed on creating affordable, year-round housing for permanent residents. Because the community values year-round residents, they are not evicted from rental homes during the summer. All landlords and tenants are responsible to and respectful of each other and the environment...Houses are energy efficient, ecologically sound, built to last and well maintained. Every home has adequate water through the use of catchment and storage, as well as environmentally friendly wastewater management. “

Hornby’s residents are actively involved in the protection of their island. Community process and feedback is absolutely crucial to the successful implementation of positive solutions to existing challenges.

Housing Committee members and Trustees consulted with the following local groups and organizations at one of their monthly meetings: The Hornby Island Residents and Ratepayers Association, the Hornby Island Education Society, the Elder Housing Society, Heron Rocks Friendship Society,

Appendix no.5:  
Hornby Island Community Vision

Appendix no.6:  
Quality of Life Survey,  
Conducted by the Community Economic Enhancement Corporation

## V. RESEARCH

A research paper on Affordable Housing was prepared for the Islands Trust by co-op student Normandy Daniels. This paper proved to be a valuable starting point for further research. Some of the points raised in Normandy's paper were of particular relevance to Hornby Island.

Direct communication with as many community members as possible, gave us a broad spectrum of what the residents of Hornby see as housing challenges and as possible solutions.

A presentation by Habitat for Humanity was attended by several committee members. Habitat for Humanity is a world wide organization that accepts donations of land and building materials and uses volunteers to build affordable new homes for people who qualify and who then participate in the building of their own home as well as in at least on or two others, thereby gaining valuable "sweat equity" in lieu of a down payment. The organization has recently opened a chapter in the Comox Valley, and we are keeping informed about their activities on the local level. We are also looking into combining their practices with the idea of a Community Land Trust Organization.

We invited Ellen Garvie from Salt Spring Island to do a presentation about her experiences with the recently formed Community Land Trust Organization on Salt Spring Island. Her presentation was very informative and inspired a group of Hornby residents to form a similar organization. This initiative is now in progress.

Appendix no.7:  
Normandy Daniel's Research Paper

Appendix no.8:  
Relevant Points in the Official Community Plan

Appendix no.9:  
Some examples of how other communities are approaching some of the same housing challenges.

Appendix no.10:  
What is a Community Land Trust?

Appendix no.11:  
Some initial findings in the process of gathering information from the community through public meetings and small, informal gatherings.

During the life span of the Housing Committee, information gathered was put together in a red binder, which will be placed at the Public Library, for anyone who would like to read it.

## **VI. IDENTIFIED HOUSING NEEDS**

After extensive community input, three key issues emerged:

(See Appendix no.12: Housing on Hornby, Needs and Solutions)

### **1. RENTALS:**

- shortage of affordable year-round rental homes and units
- problems for tenants and landlords with existing rental situations
- summer displacement of year-round residents

### **2. OPPORTUNITIES FOR HOME OWNERSHIP:**

- real estate is expensive in relation to local income
- regulations make it more difficult than in the past to build or buy a home that can be mortgaged
- it is difficult for many people who are locally employed to come up with a down payment

### **3. HOUSING FOR SENIORS**

- seniors face challenges in continuing to stay in their own homes
- some seniors require convenient and affordable housing units
- others require medical support in order to continue living on the island



## VII. IDENTIFIED POSSIBLE SOLUTIONS

### RENTALS

- a. Education for landlords and tenants
  - present information and workshops about the Residential Tenancy Act, the use of effective rental/lease agreements and other relevant topics
- b. Resolving Tenancy problems
  - form a local group that is able to provide conflict resolution opportunities when problems arise between landlords and tenants
- c. Addressing commercial vacation rentals
  - regulations or a permit process for residences that are used as commercial visitor accommodations rather than for residential occupancy
- d. Create summer camping facilities on public or private land that would provide safety and stability for renters who do not have year-round accommodation
- e. Housing Agreements as a tool to create legal secondary suites and cottages for specific living needs
- f. Create affordable rental units
  - individual or organization to buy or build homes to rent.

The Housing Committee supports the application of local landowners for a Temporary Use Permit to create annual facilities for summer camping for local residents, on private land, in accordance with all other appropriate regulations.

### HOME OWNERSHIP

- a. Co-operative Housing
  - a group of people who form a co-operative to pool their resources to own land( and sometimes buildings) in order to provide housing for present and future members
- b. Co-housing
  - a type of co-operative where members may own their own homes but where communal buildings are held in common, such as an “Eco-Living Cluster”
- c. Community Land Trust
  - a non-profit society that buys and holds land for housing purposes so that the land is taken out of the real estate market
- d. Home-building Programs
  - programs such as “Habitat for Humanity” (or a locally based program) to build homes of appropriate standards at reasonable costs
- e. Alternative Financing
  - a community based approach to making financing more accessible to residents trying to buy their own homes

## HOUSING FOR SENIORS:

- a. Housing Agreements for “special needs” housing that would allow a caregiver to live on the property
- b. Elder Housing Units
  - providing more rental units for seniors at reasonable rates, such as the Elder Housing Society already in existence on Hornby
- c. Assisted Living Accommodation
  - creating an assisted living facility for seniors who require more medical care than can be provided at home, in order to keep living on the island

## VIII. RECOMMENDATIONS REGARDING THE OFFICIAL COMMUNITY PLAN (OCP)

We have reviewed Section VI of the OCP: Objections and policies for sustainable development.

The following are particularly relevant to housing:

Policies 6.1.5; 6.1.12; 6.2.7; 6.3.1.5; 6.3.1.7; 6.3.2.6; 6.3.3.5; 6.3.4.5; 6.3.5.3; 6.3.5.6; 6.3.8.5; 6.4.1.3; and subsections 6.3.9; 6.3.10.

### RECOMMENDATIONS FOR NEW POLICIES:

1. We recommend that the OCP include a new policy in subsection 6.3.1, to specifically support the consideration of Temporary Use Permit applications, by private landowners, for the provision of short-term accommodation, i.e. annual camping facility, for residents who are displaced over the summer months.
2. We recommend that the OCP include a policy that enables the Local Trust Committee to use Housing Agreements as defined in section 905 of the Local Government Act.

Section 905 of the Local Government Act awards local governments, including the Islands Trust, the power to enter into housing agreements for the purposes of affordable and special needs housing.

Specifically, we recommend that Housing Agreements be used for caregivers, affordable housing and special, individual needs.

We recommend that Section 6.3.1 include a new policy to support the Local Trust Committee in considering site-specific housing agreements with property owners, to enable special housing situations.

Situations could include providing self-contained accommodation for:

- caregivers
- close relatives
- individuals with special needs
- providing year-round, affordable housing

Accommodations could include:

- a suite within an existing residence
- the use of a permitted accessory building
- the use of a mobile unit, such as a caravan or trailer

Conditions for establishing such an agreement could include:

- ensure there is adequate waste treatment capacity for the specified additional occupancy
- ensure there is adequate water supply without additionally stressing highly developed groundwater aquifers
- ensure there is adequate provision for parking

Housing Agreements should ensure that the housing is used for the specific purpose and cannot be used for commercial short-term rental or for visitor accommodation. The Housing Agreement should terminate when the specified housing situation concludes. A new Housing Agreement could be applied for to address subsequent situations.

N.B. The average size household on Hornby is 1.9 persons, therefore, many lots can support an extra person or two without stressing the septic treatment capacity.

3. We recommend that the wording of subsection 6.3.9 entitled “Social Housing” be changed to “Community Housing” and that the word “Social Housing” be changed to “Community Housing” throughout the document.
4. We recommend that subsection 6.3.10, entitled “Land Co-operatives” be re-titled “Land Co-operatives and Community Land Trust.”

The OCP, subsection 6.3.10: Land Co-operatives, states :

“Background:

Historically, there has been co-operative ownership of some large parcels, which has been viewed as consistent with the character of the community. It was felt the co-operative lifestyle on rural large parcels of land required fewer roads, allowed sharing of resources, and made the acquisition of property more affordable for more people

The Land Cooperatives designation is intended to promote the retention of large parcels of land, while still providing an opportunity for cooperative land sharing. These rural residential areas are intended to maintain rural aesthetic appeal while permitting home occupation and minimizing the impacts on surrounding land parcels. The designation is also intended to establish site specific co-operative zones that recognize co-operative land tenure for the benefits it provides in terms of affordable housing. Land in this designation may be held by organizations such as community land trusts and societies established under the “Cooperatives Act”.

6.3.10.1 Upon application to the Local Trust Committee for a re-designation and rezoning, parcels 10 acres or greater may be considered for Land Cooperative designation and then the subsequent site specific rezoning and consistent land use bylaw regulations subject to Vancouver Island Health Authority standards. A development plan shall be required upon application for redesignation or rezoning that includes information and future development phases including projected densities, parking requirements, impacts on the land and neighbourhood, including the provision of water supply, waste disposal and retention of natural vegetation.”

We fully support such applications for creating community co-operative housing.

We fully support the formation of a Community Land Trust Organization, which could hold land for the purpose of creating perpetually affordable, co-operative housing.

Appendix no. 13:  
Housing Agreements for affordable and special needs housing, Local Government Act, section 905.

Appendix no. 14:  
Some examples of Housing Agreements from Salt Spring Island and Bowen Island.

## **IX. RECOMMENDATIONS FOR THE LOCAL TRUST COMMITTEE**

It has come to our attention that the Islands Trust staff is in the process of examining the possibility, pros and cons of establishing a mandatory application process, such as a Temporary Use Permit, for the short-term commercial rental of residences for tourist accommodation.

Our community research was inconclusive on this point and, therefore, we recommend that the Local Trust Committee work with the Island Trust staff and keep the community informed about any findings and conclusions regarding this issue.

## **X. RECOMMENDATIONS FOR COMMUNITY FOLLOW-UP**

1. Hold workshops for education for landlords and tenants- information about the Residential Tenancy Act, the use of rental/lease agreements and other relevant topics.
2. Form a group that is able to provide conflict resolution opportunities when problems arise between landlords and tenants. Possibly collaborate with existing Hornby/Denman Peace Making Group.
3. Form a Community Land Trust Organization and register as a non-profit society with charitable status.
4. Encourage local residents to invest in local real estate or buildings and offer alternative financing to trusted families and individuals in the community.
5. Support landowners with appropriate properties to provide summer accommodation for displaced year-round residents, through a Temporary Use Permit.
6. Support landowners in appropriate circumstances to apply for a Housing Agreement to provide special housing situations.

**APPENDICES  
(AVAILABLE AT THE  
HORNBY ISLAND LIBRARY AND COMMUNITY ACCESS CENTRE)**

1. The Housing Survey
  - a. Questionnaire
  - b. Analysis
2. Samples of articles on housing issues, published in local papers
3. Census data for Hornby Island
4. Worksheet for Public Meetings
5. Hornby Island Community Vision Statement
6. Quality of Life Survey  
Conducted by the Community Economic Enhancement Corporation
7. Affordable Housing Paper prepared by Normandy Daniels
8. Relevant Points in the Official Community Plan (section VI)
9. Some examples of how other communities are approaching some of the same housing challenges we are facing
10. What is a Community Land Trust?
11. Some initial findings in the process of gathering information from the Community, through public meetings and small, informal gatherings
12. Housing on Hornby, Needs and Solutions
13. Housing Agreements for affordable and special needs housing, local Government Act, Section 905
14. Some examples of Housing Agreements from Salt Spring Island and Bowen Island