

Survey 1 – Summary Report

The first of the surveys, *Housing Need, Affordability and Diversity of Supply*, gave Gabriolans the opportunity to comment on: criteria for affordable housing proposals; categories of housing need; secondary suites on larger lots; and, secondary suites on smaller lots. Each question provided space for comments.

Background for Survey One

Background information for the first survey was provided in two documents: *Housing Need on Gabriola* (Appendix 1); and, *Gabriola Official Community Plan (OCP) Policies Governing Housing* (Appendix 2) A glossary of key terms was also provided. In brief:

- **Homelessness:** The rate of homelessness on Gabriola is four times that in Nanaimo and ten times that for all of B.C. Although the total number of people experiencing homelessness on Gabriola (approx. 60) is smaller than in other areas, the proportion is very high.
- **Housing Affordability:** 539 Gabriola households spend more than 30% of their incomes on housing costs, which is the standard measure of affordability. More than half of the 365 renters and one-fifth of the 1,780 homeowners on Gabriola are living in unaffordable housing.
- **Low Income:** Average income on Gabriola is quite low. 25% of Gabriolans get by on less than half the national median income, which is the standard measure of low income, compared to 17% for Nanaimo and 16% for all of BC. Almost 40% of children, 29% of working age adults, and 16% of seniors are in low income.
- **Housing Stock Diversity:** Only 7% of Gabriola's dwellings are apartments, condos or other semi-detached homes, compared with 56% for all of BC. Gabriola is experiencing a significant lack of diversity in its housing stock.
- **Current Policy:** Detailed information about current policy related to housing diversity and affordability is in Appendix B of this report. In general:
 - Affordability is addressed in Gabriola's Official Community Plan (OCP) through policy that supports an increase in residential density on the island, without subdivision and only when it is specifically for affordable housing for special needs residents and seniors.
 - The OCP allows for "multiple-dwelling affordable housing" (defined as three or more affordable units), governed by a housing agreement, that serves the needs of: special needs residents living with physical and/or mental disabilities; seniors 60 years of age or older; and/or low-income families. Approvals of multiple-dwelling affordable housing projects are guided by a

number of criteria as outlined in the OCP with regard to: density; number of units; size of units; location relative to services; major road access; common area amenities; and, water / waste / emissions / energy efficiency.

Development project proponents must demonstrate: affordability in perpetuity; type of management and administration; how units will be made available to qualified occupants; and, the mix of rental and ownership units. No market housing is allowed. Densities for the creation of multi-dwelling affordable housing can come only from the Density Bank, but currently there are no banked densities.

- Housing affordability and diversity are also addressed through policy on secondary suites, which are allowed on lots 2 hectares (5 acres) or larger. The policy allows for one suite of up to 968 square feet, either within or attached to the main dwelling, or detached. For lots in the Agricultural Land Reserve (ALR), a secondary suite must be within the main dwelling.
- Affordable housing is defined in the OCP to mean 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).

Survey Responses

A total of 411 people responded to this survey, representing 1 response for every 9 Gabriolans over 19 years of age, based on population data from the 2016 Census. Not every respondent answered all questions.

In addition to the quantitative data collected, respondents shared 835 comments.



Question 1: Housing / Property Status

Q1: Please tell us your current housing / property ownership status on Gabriola by choosing the category that applies to your situation (check all that apply)

- Own and reside here full time
- Own and reside here part time
- Own and visit occasionally
- Own vacant property
- Own and rent out property
- Rent and reside here full time
- Rent and reside here part time
- Do not have stable, safe, permanent, appropriate housing
- Live elsewhere but work here
- Have treaty rights to unceded land here
- Prefer not to answer; and,
- Other

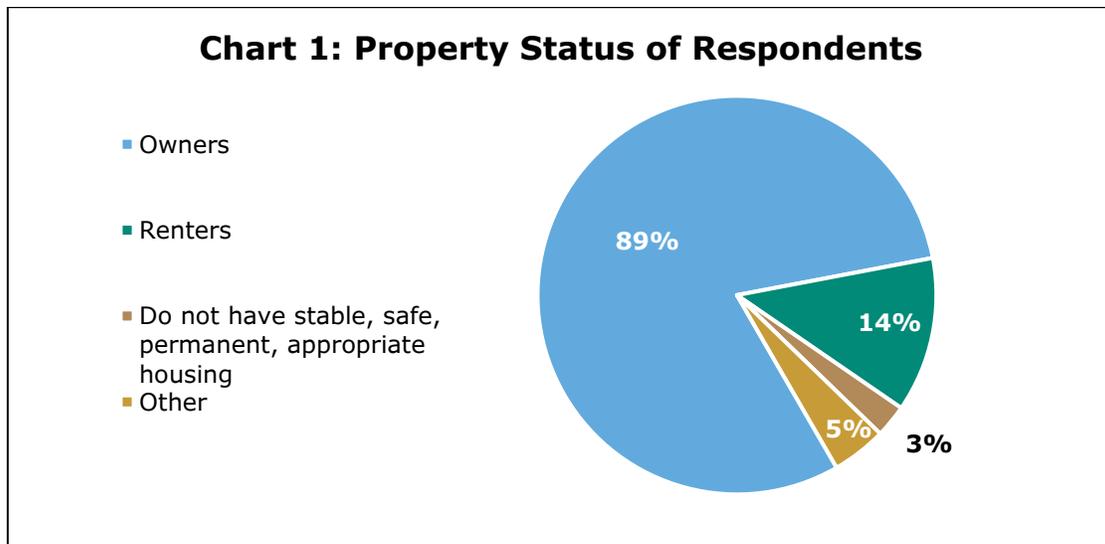
These categories are not mutually exclusive. For instance, a person could own property and be in a precarious housing situation.

General Findings

408 respondents provided 453 responses to this question.

Options	Proportion	Number
I own property and reside here full time	79%	322
I own property and reside here part time	3%	11
I own property and visit occasionally	1%	6
I own vacant property	3%	11
I own property which I rent out	3%	14
I am a renter and reside here full time	14%	57
I am a renter and reside here part time	0%	0
I do not have stable, safe, permanent, appropriate housing	3%	12
I live elsewhere but I work on Gabriola	1%	3
I have treaty rights to unceded land on Gabriola	0%	1
I prefer not to answer	1%	3
Other (please specify)	3%	13

As Chart 1 shows, the majority of the 408 respondents to this question are property owners (89%) with the remainder renting (14%) and precariously housed (3%). *Other* includes all other respondents.



The proportion of owners to renters (including the precariously housed) is consistent with 2016 Census data (which was 83% to 17%).

It should be noted that respondents were asked to identify all the categories that applied to them. For instance, a property owner could indicate that they own and live on the property full-time, and that they own and rent out a property.

Owners

Of the 338 / 83% of respondents who own property:

- The majority occupy the property full time (88%)
- 3% reside here part-time
- 2% occasionally visit
- 3% own vacant property
- 4% own property that they rent out.

Renters & Precariously Housed, and Those with Unceded Treaty Rights

17% of respondents indicated that they either rent, are precariously housed, work on Gabriola and live elsewhere, or have unceded treaty rights. Of those:

- 78% rent and reside on Gabriola full-time
- 17% do not have stable, safe, permanent, appropriate housing
- 4% work on Gabriola but live elsewhere
- 1% indicated they have treaty rights to unceded land on Gabriola.

Qualitative Responses

13 comments were made by respondents that describe their unique housing circumstances – these include housing insecurity, inadequacy, precariousness of tenancy and reliance on family. The comments create a snapshot of some of the multiple challenges that members of the community face and the solutions they adopt:

- “I rent property for my tiny house.”
- “Living out of my car.”
- “Married to land owner with no marital rights to property.”
- “I live in a dwelling that isn’t regulated or technically legal in this community.”

Conclusions: Question 1

Responses to the question about property status generally reflect the proportion of owners to renters as recorded in the 2016 Census.

Question 2: Criteria for Affordable Housing Proposals

Q2: The Gabriola OCP includes several criteria intended to help the Local Trust Committee (LTC) decide whether or not to approve affordable housing proposals. Please tell us how important each of these criteria should be in the LTC’s decision making process (see criteria outlined below).

As noted above, the Local Trust Committee’s decisions to approve “multi-dwelling affordable housing” development proposals are guided by a number of criteria listed in the OCP. Respondents were asked to rank the importance of these various criteria.

General Findings

There were 340 responses to this question; 70 people skipped it (17%).

The five highest ranked criteria (between 88% and 100%) are:

- Rents geared to an affordability test
- Ensuring affordability in perpetuity
- Specifying how the project would be managed and administered
- Specifying how tenancy decisions would be made
- Having the lowest possible net water, waste, greenhouse gas emissions and energy use

The next four criteria ranked lower than the criteria listed above but all exceed 50% support:

- No more than 12 units per hectare
- Average number of units not to exceed 24
- Average size of dwelling not to exceed 83 square meters (900 square feet)
- Site within 0.5 km of the Village or within 2 km walking distance.

Note that support for the last two criteria is significantly lower and varies depending on the housing status of the respondent:

- The site’s main access is off a main road not an existing neighbourhood – Property owners are more likely to attach higher importance to this criterion than renters or those precariously housed
- Common areas such as kitchen and recreation facilities are provided – This criterion is considered less important than all the other criteria. However, renters (54%) are more likely to see it as important than owners (47%) and those precariously housed (17%). Given that 13% of the respondents indicated they are unsure about this criterion, it should be evaluated further before concluding it is unimportant.

A full breakdown of support for the criteria by housing status is below.

Findings by Housing Status

Table 1 below shows those who ranked the various criteria as *Very Important* or *Important* broken down into responses from owners, renters and those precariously housed. The highlighted lines indicate a significant spread in values between owners, renters and the precariously housed.

Property owners are more likely than renters and the precariously housed to support the criterion that ensures access to a housing project be off a main road and not through an existing residential neighbourhood (57% compared to 46% for renters, and 33% for the precariously housed).

The lowest ranking was given to providing common area amenities. Renters, however, see this as more important than owners (54% to 47%). Only 17% of those precariously housed think this is an important consideration. In addition, 13% of respondents indicated that they are *Not Sure*.

Factor	All	Owners	Renters	Precariously Housed
The rents that will be charged meet an affordability test, such as 30% of a household's income	92%	91%	100%	100%
The maximum density doesn't exceed 12 units per hectare	67%	69%	58%	67%
The average number of dwelling units per development is no more than 24 units	89%	73%	65%	58%
The average size of a dwelling unit doesn't exceed 83 square metres (900 sq. ft.)	58%	60%	52%	58%
The site is within 0.5 kilometres of the Village core or within a 2-kilometre walking distance	65%	65%	63%	67%
The site's main access is off a main road and not through an existing residential neighbourhood	55%	57%	46%	33%
Common area amenities such as kitchen and recreation facilities are provided	47%	47%	54%	17%
The proposal ensures affordability in perpetuity	89%	88%	100%	100%
The proposal specifies how the housing project will be managed and administered	91%	92%	96%	90%
The housing proposal specifies how decisions will be made about tenancy approval	92%	92%	98%	83%
The proposal has the lowest possible net water, waste, greenhouse gas emissions and energy use	90%	90%	96%	92%

Qualitative Responses

570 comments were generated for this question. Comments focused on concerns about water sufficiency and wastewater management, and concerns tied closely to density and its implications for pressures on water (48). Few respondents raised concerns about forest protection (3). A number of respondents oppose any type of affordable housing or the creation of any additional housing of any type (33).

Many of the comments emphasize flexibility, noting that requirements might be project specific:

- “I am concerned about differing restrictions that are imposed by financial agencies, especially if LTC requirements may make it impossible to get financing from some or all sources.”

Another commenter is also concerned about financing, saying:

- “Good goal [30%] but need to have an economically viable mix of rents.”

Similarly, when it came to restrictions on site density, number, and size of units, commenters are concerned about environmental impact and project design requirements:

- “Each housing project needs to consider the land and water resources available at the specific location.”
- “Planners need to be given a lot of flexibility so that they can design to achieve a low-cost supply.”

In terms of proximity to the Village or a main road, many commenters see these restrictions as unnecessary or even undesirable:

- “As long as it’s within easy walking distance of a GERTIE stop, affordable housing could be spread throughout the island so it didn’t have to overload ‘downtown.’ This would remove some concerns about stress on the water supply and overload of septic.”
- “Low income people/families should not be treated as unwelcome in existing neighbourhoods. We should be encouraging a diverse and mixed community on Gabriola, where all people have opportunities to get to know each other.”

A not-for-profit model is preferred, especially for multi-unit projects so that affordability can be sustained, the project managed over the long term, and the selection criteria transparent:

- “This [criterion] applies to larger developments. Should be owned by a not-for-profit corp.”

While environmental protection is important when it comes to construction requirements, affordability is also important:

- “Lowest practicable not lowest possible. Affordability is important here and we cannot make the ‘perfect’ the enemy of the ‘good’.”

Conclusions: Question 2

Overall, the highest ranked criteria are all related to administrative guidelines and processes about how proposals would be evaluated and managed, with one exception – the impact on water, waste, greenhouse gas emissions and energy use.

The lower ranked criteria are all related to infrastructure, suggesting that with the exception of ecological impact considerations, concerns about infrastructure such as project density, dwelling size, etc. are of less concern than how the project is designed to meet need and managed. Nonetheless all the criteria received more than 50% approval.

Question 3: Categories of Need

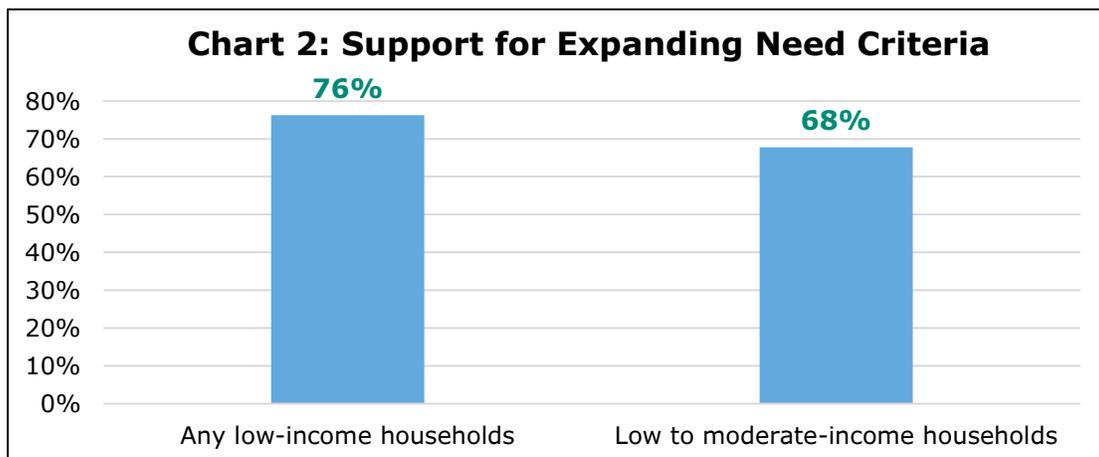
Q3: Would you support expanding the categories of need to include any of the following? Any low-income households; low to moderate income households

As noted above, the OCP currently only permits “multi-dwelling affordable housing” for special needs residents, seniors, and low-income families. Respondents were asked if they would support expanding the categories of need to include *Any Low-Income Households* or *Low to Moderate Income Households*.

General Findings

333 responses were given to this question; 77 people skipped it (19%).

As Chart 2 shows, the majority of respondents support expanding the criteria to include the two additional categories.



Findings by Housing Status

Although owners, renters and the precariously housed all support expanding the criteria (ranging from 64% to 100%), owners are less likely than renters and the precariously housed to support the inclusion of low to moderate-income households (64%).

Qualitative Responses

There were 128 narrative responses to this question. Roughly one-quarter are comments about: the definitions; the criteria that should be considered; the importance of design criteria that reduce stigma and would result in a stable housing community, including the need for a range of income levels; and, the importance of preserving the special rural character, aesthetic, and feel of Gabriola. The remaining 98 comments reflect respondents' ideas about the considerations that should guide decisions about expanding the need criteria.

Commenters have many ideas for criteria expansion although they are concerned to ensure that low income residents receive priority.

- “Higher priority for other groups (seniors/families/special needs) but perhaps a few small apartments to suit single working-aged people.”

Commenters recognize that many Gabriolans face housing challenges:

- “Both low and moderate income households face rental issues here.”

Some see value in a diversity of income levels and housing solutions:

- “A mix would lower stigma and increase options.”
- “If it is a cooperative then it should include higher incomes to help pay the market rents.”

No one model is sufficient:

- “I think we want a range of affordable housing for all people, especially rental housing.”

Conclusions: Question 3

Respondents strongly support expanding the criteria to include any low income households (76%) and to include low to moderate income households (68%).

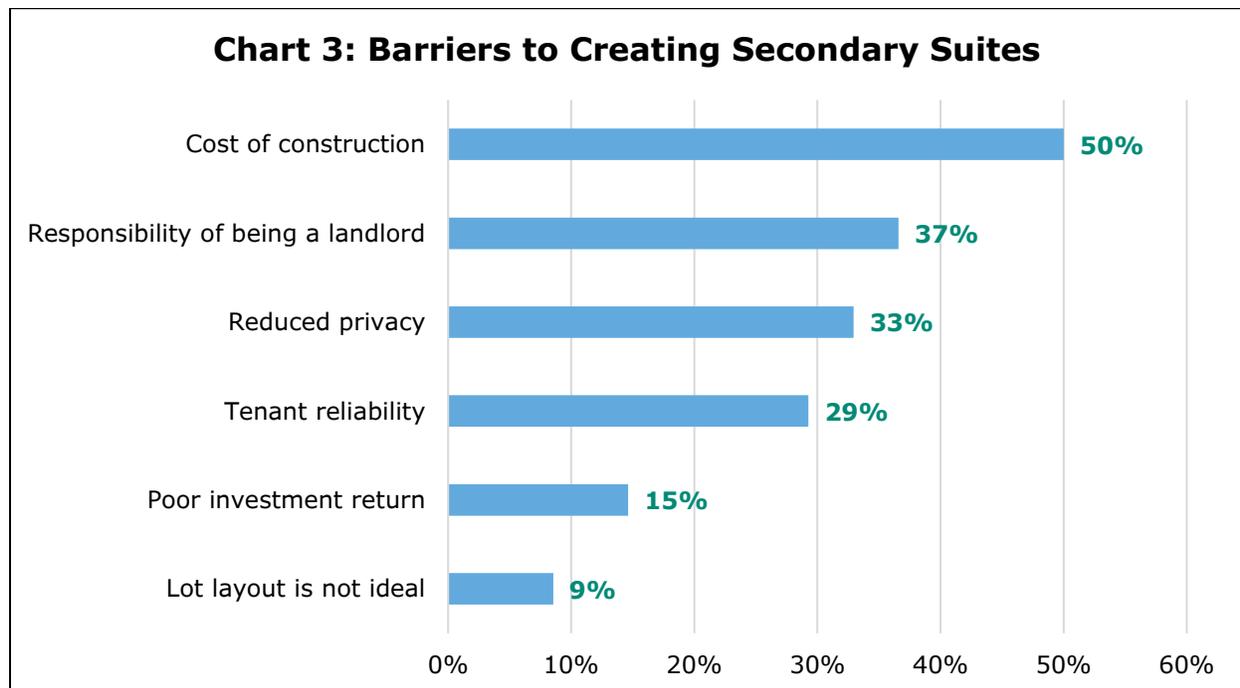
Question 4: Barriers to Creating Secondary Suites on Larger Lots

Q4: If you currently own a property that is 2 hectares / 5 acres or larger without a secondary suite, please describe the barriers to constructing and renting a suite on your property

Gabriola’s OCP currently permits secondary suites on residential lots 2 hectares / 5 acres or larger. Respondents who own these types of properties were asked to describe the barriers to constructing and renting accommodation.

General Findings

82 property owners responded to this question. This represents 21% of this survey’s total respondents who indicated they owned property. 328 people skipped it (79%).



As the chart above indicates, the primary concern for property owners is the cost of construction followed by the responsibility of being a landlord. It would be reasonable to group “responsibility of being a landlord” with “ability to find reliable tenants”. The responses to these two issues grouped together exceed those related to cost concerns (cost = 30%; landlord / tenant issues = 38%). Combining “cost of construction” with “not a sound investment” brings the proportion of respondents concerned about cost issues to 35%, which is still smaller than those concerned about landlord / tenant issues.

Qualitative Responses

There were 31 narrative responses to this question.

One respondent noted confusion about the term ‘secondary suite’ which seems to imply attachment to an existing dwelling. ‘Secondary suite’ is the terminology used in the OCP (section 2.6.1a). A review of the *Housing Issues* Facebook page revealed a thread dealing with this issue, which proposed that the terminology be changed to ‘secondary accommodation’ to account for the variety of allowed approaches (e.g., separate cottage, suite in house, suite over garage, etc.).

Conclusions: Question 4

The main barriers to construction of secondary suites on properties over 2 hectares / 5 acres are financial cost, responsibility of being a landlord, and the risk of reduced privacy.

The question asked those with these properties what the barriers are to building a secondary suite on their property, but did not ask them *whether* they would consider doing so. We can’t assume that these 77 property owners would build secondary accommodation even if there were no barriers. It appears from the data that even if financial considerations are not a factor, a major stumbling block is the responsibility associated with finding and keeping reliable tenants.

Question 5: Creating Secondary Suites on Smaller Lots

Q5: Would you support a re-write of policies and regulations to enable secondary suites to be constructed on Gabriola Island on residential parcels that are smaller than 2 hectares / 5 acres?

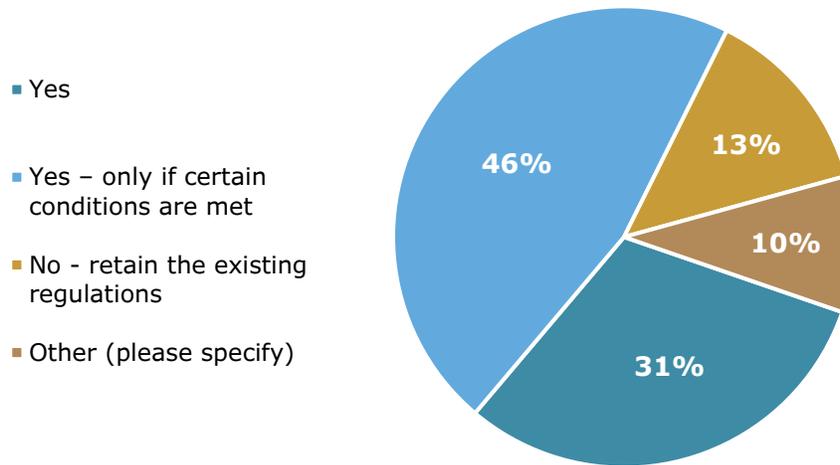
Respondents were asked whether they would support secondary suites on smaller lots.

General Findings

314 respondents answered this question, and 96 people skipped it (23%). There were 30 narrative comments.

Of the respondents, one-third support allowing secondary suites on smaller residential properties unconditionally, 46% are supportive but with conditions, and 13% do not support the change.

Chart 4: Support for Secondary Suites on Smaller Lots



Findings by Housing Status

Property owners are more likely to say *Yes – only if certain conditions are met* (54% compared to 46% of the total respondents).

Conclusions: Question 5

The vast majority (77%) of respondents support allowing secondary suites on smaller lots, but the majority of those would require some form of conditionality (as explored in Question 6).

The difference in responses by housing status may reflect concerns that property owners have about the responsibilities associated with being a landlord compared with the attraction of this option for renters faced with housing challenges.

Question 6: Criteria for Secondary Suites on Smaller Lots

Q6: If the LTC was to consider allowing secondary suites on properties less than 2 hectares / 5 acres, please rate the importance of the following conditions

- A minimum lot size is established
- Limits are set on rental rates to ensure affordability
- Ecological protection measures are required on the lot
- Higher construction standards are required for new buildings
- Limits are set for maximum floor area / lot coverage for the principle dwelling AND secondary suite

General Findings

There were 312 responses and 63 comments. 98 people skipped this question (24%).

Of the 312 responses:

- 91% rate ecological protection measures as essential or desirable
- 80% rate setting limits on floor area/lot coverage as essential or desirable
- 71% rate establishing a minimum lot size as essential or desirable
- 69% rate setting rent limits as essential or desirable
- 61% rate requiring higher construction standards as essential or desirable.

Findings by Housing Status

There is very little difference in responses between property owners, renters and the precariously housed with two exceptions. First, renters and those who are precariously housed are much more likely to support setting limits on rental rates to ensure affordability (92%) compared to owners at (64%). Second, renters are more likely to support higher construction standards for new buildings (71%) than owners or the precariously housed (~ 59%).

Qualitative Responses

Although 31% of respondents support allowing secondary suites on properties under 2 hectares / 5 acres and 46% support this option with specific conditions, a variety of issues were raised in the comments, some of which were not addressed in the options listed above.

The dominant issues relate to: the existence of illegal and substandard rental accommodation (including unpermitted AirBnBs; 10) and the lack of regulation of this existing stock and the inherent enforcement challenges (7); the costs and unintended impact of meeting the standards in the existing building code (13); the feasibility of setting limits on rental rates without the authority to regulate (3); and, the importance of ensuring sufficient water and appropriate septic (17).

Two respondents noted that if a decision is made to allow secondary suites on smaller lots, it should be *instead* of multiple family housing developments, not in addition. And two respondents noted the challenges of aging in place and the need for someone to live onsite to provide supports.

These excerpts from the 63 narrative responses shine a light on some of the concerns:

- “Until we can find a way to monitor and improve or shut down secondary suites that are substandard, this option should not be expanded. No matter how many

‘good places’ are built, new people will still arrive and move into the sub-standard units, which simply increases the island population without improving the results of the survey. Until this gap is addressed, we will not be able to fix the problem of poor living conditions. I think it is important not to demonize the owners who are providing these suites but help them do it correctly. For many, that is how they are managing to live affordably in an ownership-dominant region.”

- “Yes - On our <1 acre lot, we have a 1 bedroom cabin that has its own driveway, its own septic system, shares water from our water system (well + 3 cisterns), and we're close to the village. Under the current bylaws, we are not allowed to legally rent it out even though we know there's a shortage of housing on the island. This actually is very, very disappointing.”
- “For me this is a water issue. The point as I understand it is that we want to spread out the number of households/people drawing on the restricted water supply. Allowing secondary suites on smaller properties implies densification, which our water resources cannot support and will be decreasingly available as the climate crisis intensifies.”
- “Conditions should include adequate water provision including rainwater harvesting and a sufficien[tly] robust waste system. Such properties and applications would have to meet current septic regulations (post-2007) which are mu[ch] more rigorous than the earlier regs, so many existing septic systems may not be able to handle the increased load.”
- “Sometimes strict adherence to building codes means that people who are poor or choose to live in a different way are harassed or made homeless. I am against forcing people out of their homes or dwelling just because they don't adhere to codes.”
- “I could agree with expanding the secondary suites category to 1 ha or 2.5 acre lots only. Densification beyond that would be far too much for Gabriola to bear. I think that the IT has to address the large number of illegal secondary suites currently on much smaller properties. I know there are many people who rely on illegal suite income to survive and many people rent those suites because it is the only way to find a place to rent here. However, all efforts to plan and manage density are a sham without more directly and proactively addressing the illegal secondary suites.”
- “Even if people are home owners, many of us already need or will need the extra income that rental housing on our properties would give us. Plus, as we age, having the ability to have some younger folk on the property to help out with things would make a huge difference! The current bylaws that prohibit secondary

dwellings on lots smaller than five acres is harming islanders and I wish that was discussed more.”

- “I am totally against secondary suites on [G]abriola. We don't need more people moving here because we do not have the infrastructure. One grocery store that is already too busy especially in summer months, won't cut it with an increased population. The problem with housing affordability is that the prices are too high to be[gin] with, so many if not most people now can't afford to buy. Homeowners should not rely on secondary suite income to make more money or pay off their mortgage faster when others can't afford to buy. The main issue is that our ferry wait times are already really long, our roads aren't in great shape, we only have one grocery store. There is simply not enough services in this rural community to grow the population.... This is a rural area and a protected area. It is not meant to have a high population.”

Conclusions: Question 6

Fewer than one-third of respondents support allowing secondary suites on properties smaller than 2 hectares / 5 acres. 46% feel it would be appropriate, but their support comes with significant caveats regarding ecological protection, limiting floor area and lot coverage, specifying a minimum lot size, requiring rent limits to ensure affordability, and requiring higher construction standards.