

Housing on Cortes Island

2011 to 2016: household spending on shelter costs increased as a percentage of household income

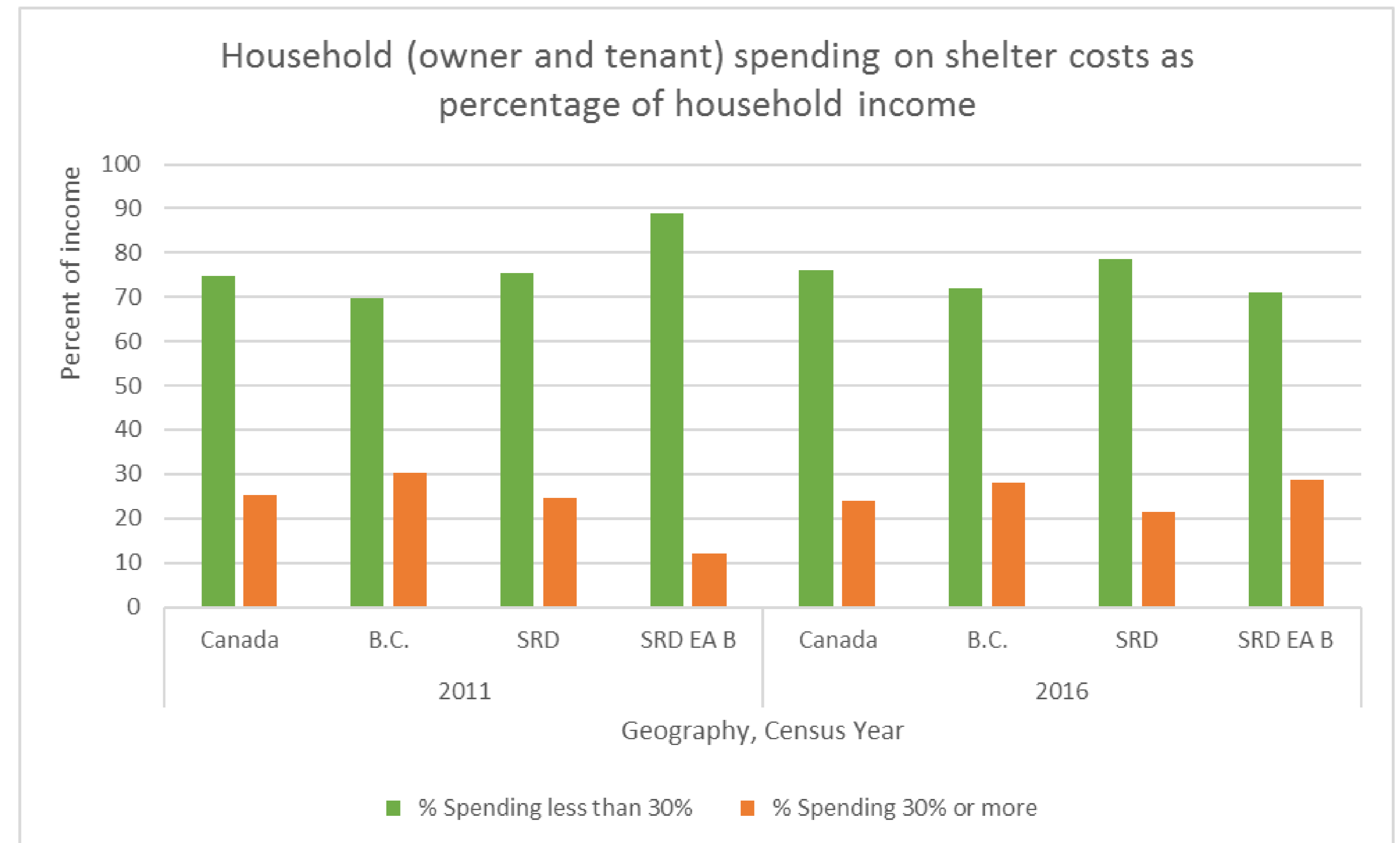
One measure of housing affordability

Census Canada states that the shelter-cost-to-income ratio, a measure of housing affordability, refers to the proportion of average household total income that is spent on shelter costs. According to the Canada Mortgage and Housing Corporation (CMHC), when a household spends less than 30% of before-tax household income on shelter costs, the household is considered to be living in affordable housing. Shelter costs include the following:

- For renters: rent and any payments for electricity, fuel, water and other municipal services
- For owners: mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water and other municipal services.

Other related Census Canada measures are housing adequacy (dwelling condition) and housing suitability (based on the National Occupancy Standard developed by CMHC).

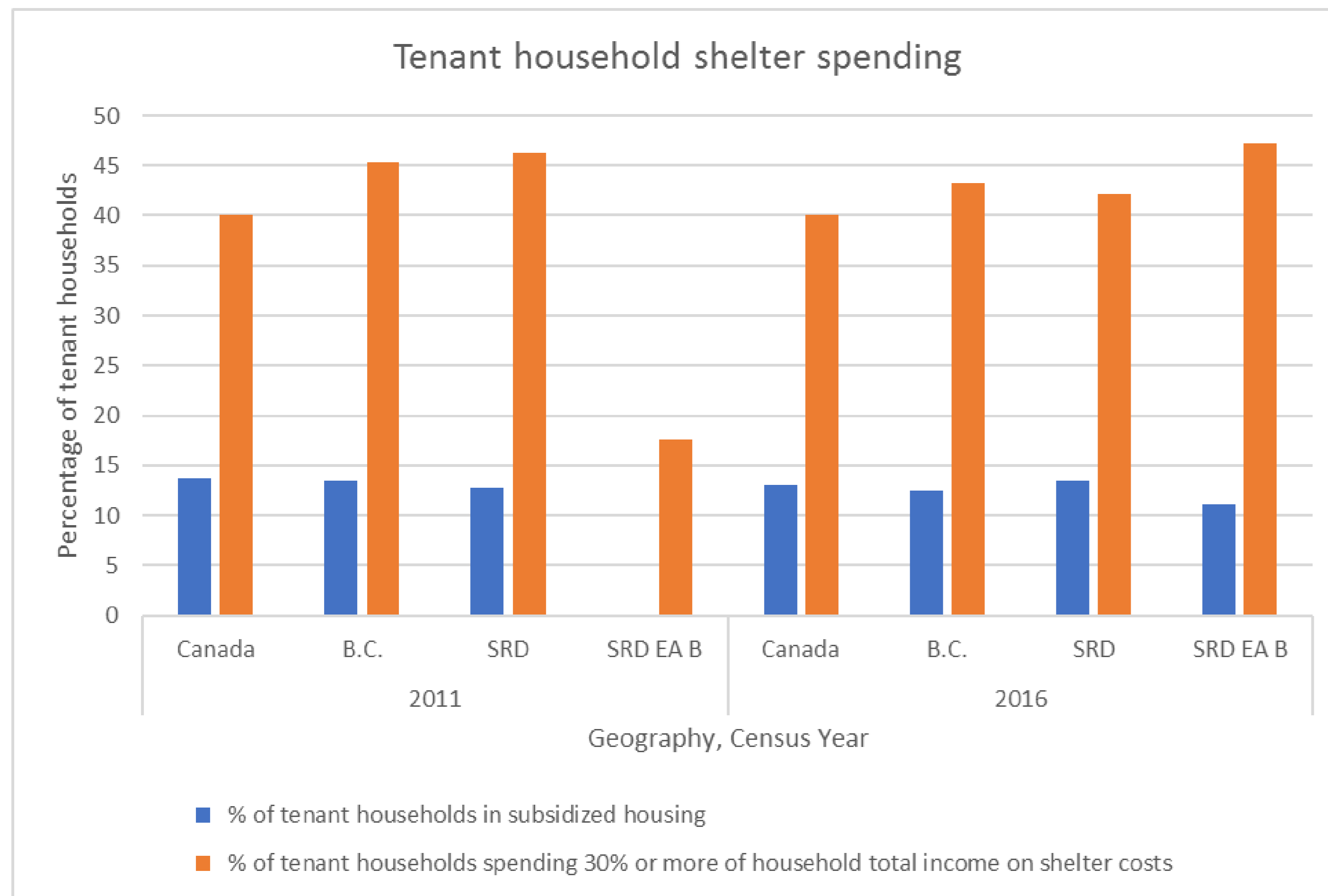
<http://www12.statcan.gc.ca/census-recensement/2016/ref/98-501/98-501-x2016007-eng.cfm>



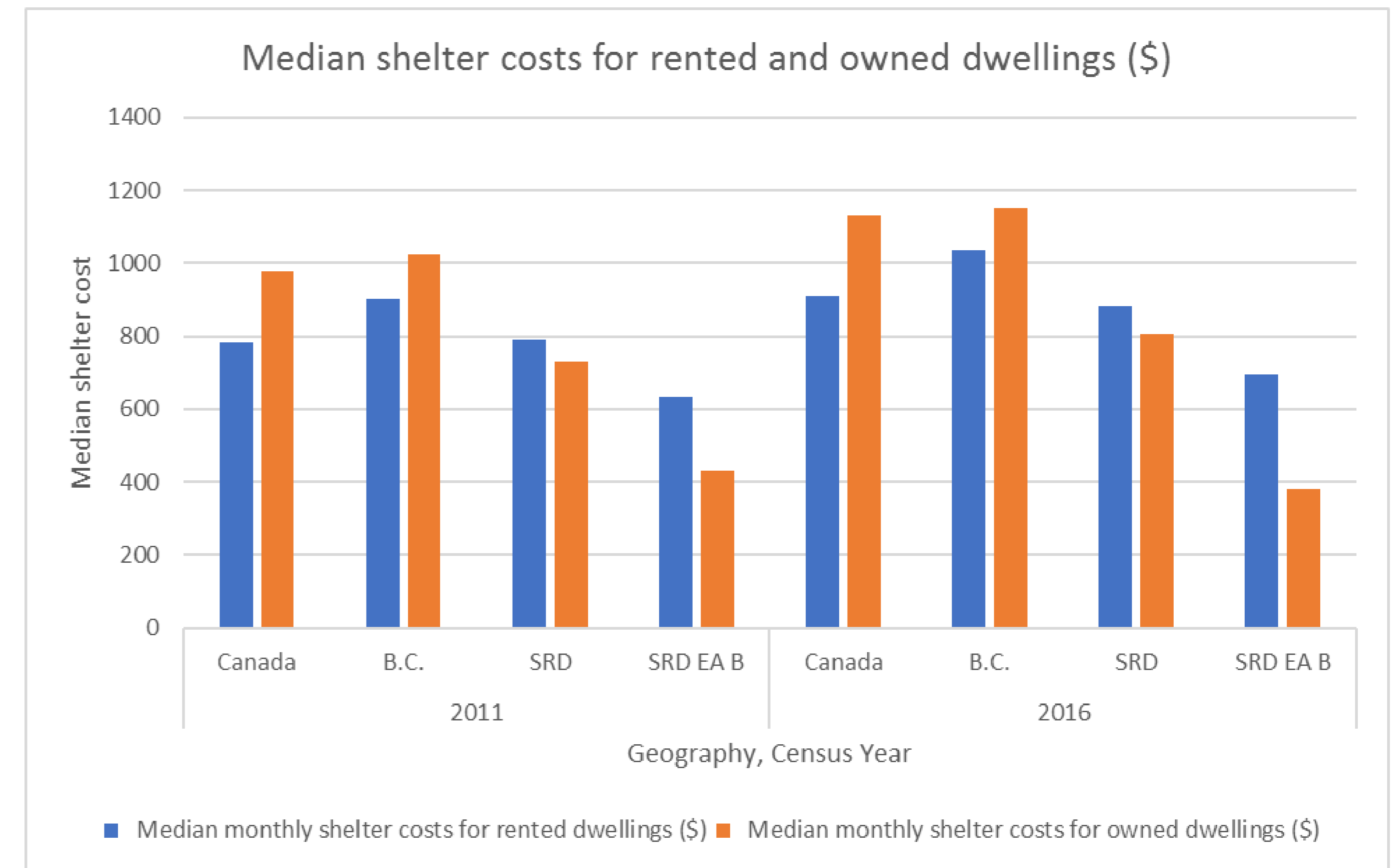
Note: SRD Electoral Area (EA) B is Cortes Island and associated islands.

Housing on Cortes Island

2011 to 2016: more tenant households spend 30% or more on shelter cost. Median monthly shelter costs for rented dwellings rose while dropping for owned dwellings.



Note: there were no tenant households in subsidized housing in Electoral Area B for 2011 according to the Census



Housing on Cortes Island

2011 to 2016: an aging population; minimal housing diversity; growth in numbers of movable dwellings

Census Canada: “movable dwelling”

According to the 2016 census, 7.5% of Electoral Area B residents live in a movable dwelling. The Census Canada definition incorporates the two components shown below.

Mobile homes



A single dwelling designed and constructed to be transported on its base frame (or chassis) in one piece.

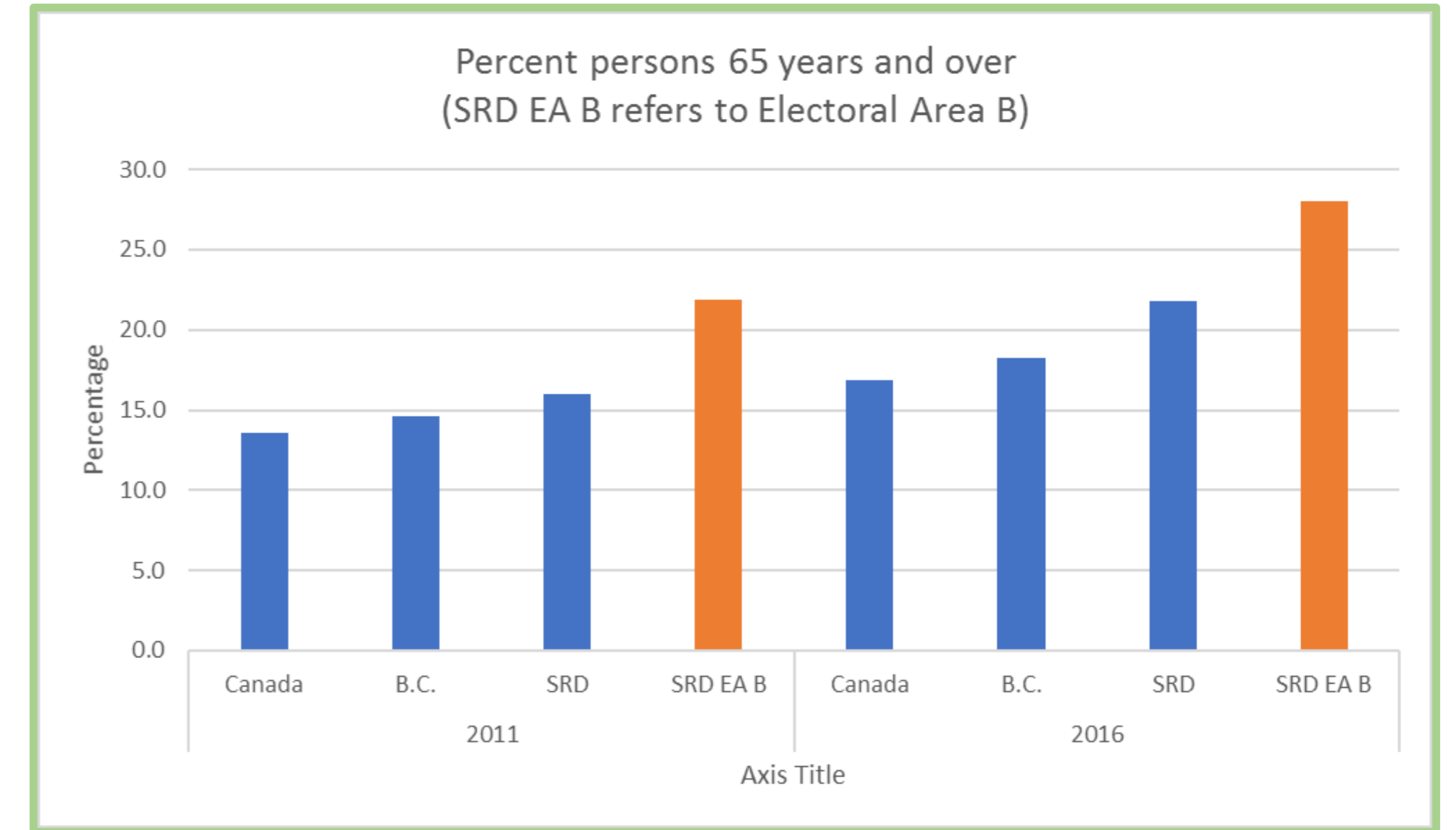
The dwelling can be moved on short notice and easily relocated to a new location, because of the nature of its construction, by disconnecting it from services, attaching it to a standard wheel assembly and moving it without resorting to significant renovations and reconstructions.

Other movable dwelling



A single dwelling, other than a mobile home, used as a place of residence, but capable of being moved on short notice, such as a tent, recreational vehicle, travel trailer, houseboat, or floating home.

<http://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm>



Census Year	2011		2016	
	SRD	SRD EA B	SRD	SRD EA B
Geography				
% occupied private dwellings by structural type of dwelling	100	100	100	100
% Single-detached house	69.4	94.0	67.2	89.7
% Apartment, building that has five or more storeys	0.0	0.0	0.0	0.0
% Movable dwelling	5.8	5.0	5.9	7.5
% Other dwelling	24.8	2.0	26.8	2.8
% Semi-detached house	4.0	0.0	4.6	0.9
% Row house	5.6	0.0	5.5	0.0
% Apartment, duplex	3.8	2.0	4.2	0.9
% Apartment, building that has fewer than five storeys	11.3	0.0	12.5	0.9
% Other single-attached house	0.1	0.0	0.1	0.9

Housing on Cortes Island

Affordable housing

Affordable housing need

Based on the census data and community feedback, the specific need for affordable housing on Cortes Island is for

- a. affordable year-round rental units
- b. affordable temporary accommodation
 - i. while getting established and/or building a primary dwelling unit
 - ii. for seasonal workers
- c. affordable home ownership

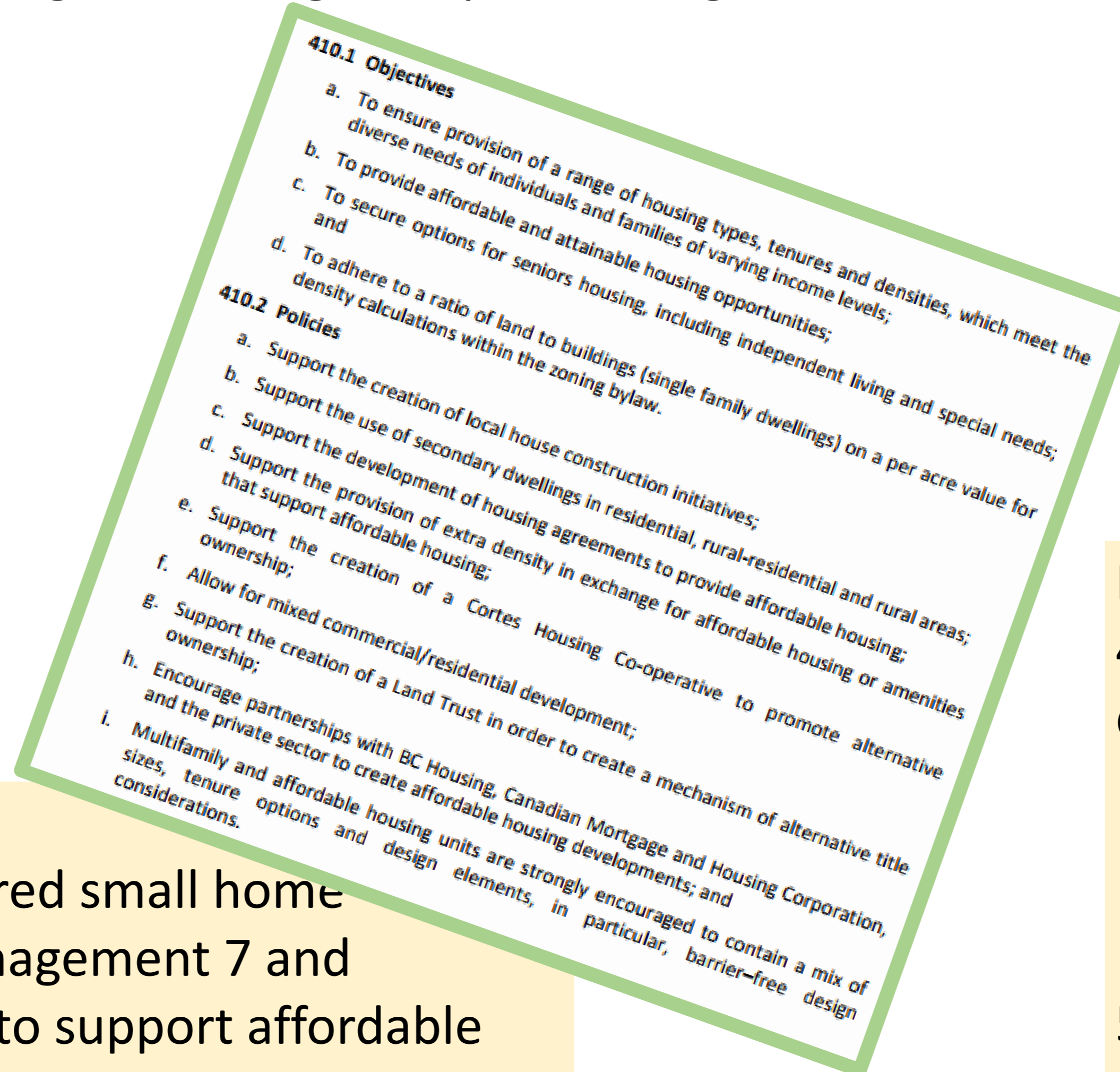
The seasonal resort and rural character of the island contributes to the affordable (rental) housing issue: there are seasonally vacant dwellings, conversion of year-round rentals to vacation rentals, seasonal workers and a seasonal variation of population. These need to be considered in developing solutions.

RECOMMENDATION

3. Existing RM-1 and CS-1 zones support clustered small home development, as shown on panels Growth Management 7 and Housing 5. To further increase zoning diversity to support affordable housing provision, a draft small-home pad park could be developed.

Cortes Island OCP No. 139, 2012

There are provisions in the OCP that support the creation of affordable housing (410.1 Objectives and 410.2 Policies). Some is being built, such as the successful examples shown on the next panel (Housing 5). Additional regulation might help more to get built.



Housing agreements

In the *Hornby Island Land Use Bylaw No. 150, 2014*, COMMUNITY HOUSING means dwelling units that are deed restricted and/or rent controlled, that are subject to a housing agreement under s. 483 of the *Local Government Act*. They are constructed for community residents on land that is owned by a government body or agency or a non-profit organization constituted under the *Society Act*.

Cortes Island OCP Policy 410.2.c supports the development of housing agreements to provide affordable housing.

RECOMMENDATIONS

- 4. Regulate the use of accessory dwelling units by differentiating
 - a) residential use and tourist accommodation use
 - b) short-term rental, seasonal rental and year-round use (see the Dwelling Use panels).
- 5. Clarify zoning bylaw support for OCP Policy 410.2.c (housing agreements).

Housing on Cortes Island

Successful housing alternatives under Cortes Island Zoning Bylaw, No. 2455, 2002

Multi-unit residential

This development consist of 4 units in 2 storeys on about 0.82 ha (2.02 ac) located in Mansons Landing, providing walkable, year-round rental units.

Zoned as Residential Multiple One (RM-1), up to 6 dwelling units per lot are allowed (with appropriate sewage and water systems).



Eco Initiatives Ltd

Located on the southeast shore, this development includes 15 dwelling units plus 1 accessory dwelling unit on a parcel of about 62 ha (153 ac) while incorporating ecosystem-based forestry as well as a an amenity in the form of a mature woodland trail for the benefit of the larger community.

Zoned as Community Land Stewardship (CLS-1), allowed are light-on-the-land clustered home sites and limited roads and infrastructure. Sustainable development guidelines were created to meet community desires. Conservation covenants ensure sustainable eco-forestry practices in perpetuity as protection for the land and forest.

