



Notice of Meeting and Meeting Agenda Salt Spring Island Local Community Commission

Thursday, September 17, 2026

9:00 AM

SIMS Boardroom
124 Rainbow Road
Salt Spring Island BC

[MS Teams Meeting Streaming Link](#)

E. Rook (Chair), G. Holman (Vice Chair), G. Baker, B. Corno, B. Webster

The Capital Regional District strives to be a place where inclusion is paramount and all people are treated with dignity. We pledge to make our meetings a place where all feel welcome and respected.

1. Territorial Acknowledgement

2. Approval of Agenda

3. Adoption of Minutes

3.1. [26-0973](#) Minutes of August 13-20, 2026 Salt Spring Island Local Community Commission

Recommendation: That the minutes of the following meetings be adopted as circulated:
-August 13, 2026
-August 20, 2026

Attachments: [Minutes: August 13, 2026](#)
[Minutes: August 20, 2026](#)

4. Chair, Director, and Commissioner Reports

5. Senior Manager Report

6. Presentations/Delegations

Delegations will have the option to participate electronically. Please complete the online application for "Addressing the Salt Spring Island Local Community Commission" on our website and staff will respond with details. Requests must be received no later than 4:30 p.m. two calendar days prior to the meeting.

Alternatively, you may email your comments on an agenda item to the Salt Spring Island Local Community Commission (LCC) at saltspring@crd.bc.ca.

6.1. Presentations

6.2. Delegations

- 6.2.1. [26-0978](#) Delegation: David Norget, Salt Spring Health Advancement Network (SSHAN) Re: Item 7.1. Grants-in-Aid Applications - Summer 2026 Intake

Attachments: [Delegation Request: Salt Spring Health Advancement Network, August 14, 2026](#)
[Background: Mental Wellness Initiative By Numbers](#)

- 6.2.2. [26-0979](#) Delegation: Tim Hiltz, Salt Spring Island Foundation Re: Item 7.1. Grants-in-Aid Applications - Summer 2026 Intake

Attachments: [Delegation Request: Salt Spring Island Foundation, September 11, 2026](#)
[Background: SSI Foundation Grant-in-Aid](#)

7. Commission Business

- 7.1. [26-0980](#) Grants-in-Aid Applications - Summer 2026 Intake

Recommendation: That the Salt Spring Island Local Community Commission approves the recommended decisions in Appendix B in the amount of \$33,245.

Attachments: [Staff Report: Grants-in-Aid Applications - Summer 2026 Intake](#)
[Appendix A: GIA Guidelines](#)
[Appendix B: 2026 Summer Intake Summary and Approval Recommendations](#)
[Appendix C: Applications Package](#)
[Appendix D: Approved to Date for 2026 Applications and Awards](#)

- 7.2. [26-0981](#) Salt Spring Island Integrated Housing Strategy

Recommendation: That the Salt Spring Island Local Community Commission:

- 1) Endorse the Salt Spring Island Integrated Housing Strategy, attached as Appendix A as a community framework to guide collaboration among governments, housing providers, community organizations, infrastructure providers, First Nations, funding agencies, and other partners involved in housing on Salt Spring Island;
- 2) Confirm its support for advancing those actions identified for the Local Community Commission that are consistent with its service mandates, delegated authority, approved work plans, and annual budget processes; and
- 3) Direct staff to consider opportunities to support implementation of the Strategy through the Salt Spring Island Economic Development Service, advocacy initiatives, partnership development, grant programs, and future work planning, as appropriate.

Attachments: [Staff Report: Salt Spring Island Integrated Housing Strategy](#)
[Appendix A: Draft Salt Spring Island Integrated Housing Strategy, August 2026](#)
[Presentation: SSI Integrated Housing Strategy – Action Plan Sept 2026](#)

7.3. [26-1029](#) Previous Minutes of Other CRD Committees and Commissions for Information

Recommendation: There is no recommendation. The following minutes are for information only:
a) Ganges Harbourwalk Project Steering Committee draft minutes of August 6, 2026

Attachments: [2026-08-06Minutes- Special Meeting_DRAFT](#)

8. Notice(s) of Motion

9. Motion to Close Meeting

9.1. [26-1034](#) Motion to Close Meeting

Recommendation: That the meeting be closed for Proposed Service and Contract Negotiations in accordance with Section 90(1)(k) of the Community Charter. [1 Item]

That the meeting be closed for Land Acquisition/Disposition in accordance with Section 90(1)(e) of the Community Charter. [1 Items]

That such disclosures could reasonably be expected to harm the interests of the Regional District. [2 Items]

Attachments: [2026-08-06Minutes- Special Meeting_DRAFT](#)

10. Adjournment

Meeting Minutes - Draft

Salt Spring Island Local Community Commission

Thursday, August 13, 2026

9:00 AM

SIMS Boardroom
124 Rainbow Road
Salt Spring Island BC

Special Provisional Budget

PRESENT

COMMISSIONERS: E. Rook, G. Holman (Director), B. Corno, G. Baker, B. Webster (EP),

STAFF: S. Henderson, General Manager, Electoral Area Services; D. Ovington, Senior Manager, SSI Administration; K. Bittorf, Manager, SSI Parks and Recreation; A. Hoge, Manager, Corporate Finance (EP); C. Hopp, Manager, SSI Engineering; K. Vincent, Senior Financial Advisor, Finance Services; A. Elliyoona Financial Analyst, Finance Services; M. Williamson, Committee Clerk, SSI Administration (Recorder)

EP- Electronic Participation

These minutes follow the order of the agenda although the sequence may have varied.

The meeting was called to order at 09:01 am.

1. Territorial Acknowledgement

Commissioner Rook provided a Territorial Acknowledgement.

2. Approval of Agenda

MOVED by Commissioner Baker, **SECONDED** by Director Holman,
That a late delegation, M. Leichter, SSI Resident, be permitted to speak.
CARRIED

MOVED by Director Holman, **SECONDED** by Commissioner Corno,
That agenda for the June 18, 2026, meeting of the Local Community Commission
be approved as amended by the addition of Agenda Item 3.2.4. Delegation:
Maxine Leichter, SSI Resident Re: Item 4.2. Transition Salt Spring Funding
Request
CARRIED

3. Presentations/Delegations

3.1. Presentations

There were no presentations.

3.2. Delegations

- 3.2.1.** Delegation: Darlene Gage, Transition Salt Spring Re: Item 4.2. Transition Salt Spring Funding Request
D. Gage spoke to agenda 4.2.
- 3.2.2.** Delegation: Susan Palmer, SSI Arts Council Re: Item 4.3. Salt Spring Island Arts One-Time Funding Request
S. Palmer spoke to agenda 4.3.
- 3.2.3.** Delegation: Howard Jang, Artspring Re: Item 4.3. Salt Spring Island Arts One-Time Funding Request
H. Jang spoke to agenda 4.3.
- 3.2.4.** Delegation: Maxine Leichter, SSI Resident Re: Item 4.2. Transition Salt Spring Funding Request
M. Leichter spoke to agenda 4.2.

4. Special Meeting Matters

- 4.1.** CRD Financial Literacy
This report was received for information.
Discussion ensued regarding reserve guidelines.

4.2. Transition Salt Spring Funding Request

MOVED by Director Holman, **SECONDED** by Commissioner Baker,
That the Salt Spring Island Local Community Commission approve funding for
Transition Salt Spring through the 1.124 Salt Spring Island Economic
Development/Sustainability Service in the amount of \$14,280 in 2027, \$14,566 in
2028 and \$14,857 in 2029 funded by requisition and direct staff to include this
funding in the 2027-2031 financial plan.
CARRIED

Commissioner Webster left the meeting at 10:37am.

MOVED by Director Holman, **SECONDED** by Commissioner Corno,
That the Local Community Commission review the Transition Salt Spring Island
funding after 2027 pending changes in available provincial and federal funding.

Commissioner Webster return to the meeting at 10:40am.

Question was called on the motion arising.

That the Local Community Commission review the Transition Salt Spring Island
funding after 2027 pending changes in available provincial and federal funding.
CARRIED

4.3. Salt Spring Island Arts One-Time Funding Request

MOVED by Director Holman, **SECONDED** by Commissioner Corno,
The Salt Spring Island Local Community Commission recommends that staff
include one-time funding of \$37,150 in the 2027 1.299 Salt Spring Island Arts
Service funded by requisition:
-70% for the Art Centre Society or \$26,000
-30% for the Gulf Island Community Arts Council or \$11,150.
CARRIED

MOVED by Commissioner Webster, **SECONDED** by Commissioner Corno,
That the Salt Spring Island Local Community Commission request staff to draft
amendments to the Salt Spring Island Arts Service Establishment Bylaw to:
1) increase the maximum requisition by 25 per cent;
2) remove the 70/30 contribution funding split between the Arts Centre Society
and the Community Arts Council; funded split to be determined during the
budgeting process each year and,
3) allow funding for the Community Arts Council to be used for "contributing to
the organization's operations and activities in support of the arts."

Commissioner Webster amended the motion.

"That the Salt Spring Island Local Community Commission request staff report
back on possible draft amendments to the Salt Spring Island Arts Service
Establishment Bylaw including:

- 1) increase the maximum requisition by 25 per cent;
- 2) remove the 70/30 contribution funding split between the Arts Centre Society
and the Community Arts Council; funded split to be determined during the
budgeting process each year and,
- 3) allow funding for the Community Arts Council to be used for "contributing to
the organization's operations and activities in support of the arts."

The question was called on the motion arising as amended.

**That the Salt Spring Island Local Community Commission request staff report
back on possible draft amendments to the Salt Spring Island Arts Service
Establishment Bylaw including:**

- 1) increase the maximum requisition by 25 per cent;**
- 2) remove the 70/30 contribution funding split between the Arts Centre Society
and the Community Arts Council; funded split to be determined during the
budgeting process each year and,**
- 3) allow funding for the Community Arts Council to be used for "contributing to
the organization's operations and activities in support of the arts."**

CARRIED

MOVED by Director Holman, **SECONDED** by Commissioner Baker,
The Salt Spring Island Local Community Commission request staff to report back
on the implications of taking over the lease for Mahon Hall utilizing additional
administration engineering staff resources approved for 2027.

CARRIED

- 4.4. Salt Spring Island Local Community Commission - Union of BC Municipalities and Association of Vancouver Island and Coastal Communities Membership

MOVED by Commissioner Webster, SECONDED by Director Holman,
That the Salt Spring Island Local Community Commission request that the Director include \$5,000 of ongoing funding in the 2027-2031 1.111 Salt Spring Island Administrative Expenditures Budget funded by requisition for one Commissioner, in addition to the Director, to attend Union of BC Municipalities and Association of Vancouver Island and Coastal Communities annual conferences each year.

CARRIED

- 4.5. Rainbow Recreation Centre Synthetic Ice Rink

MOVED by Commissioner Webster, SECONDED by Commissioner Corno,
That the Salt Spring Island Local Community Commission assign staff to organize a site visit for LCC members to the Rainbow Recreation Centre site to review options for the siting of the proposed synthetic skating rink.

CARRIED

- 4.6. Options for Providing Potable Water in Ganges

MOVED by Commissioner Webster, SECONDED by Commissioner Baker,
That the Salt Spring Island Local Community Commission assign staff to include project 27-13 Rotary Park Water Fountain in the amount of \$18,200 in the 1.45X Salt Spring Island Parks and Recreation capital plan in 2027 funded by Capital Reserve Funding.

CARRIED

- 4.7. Salt Spring Island Administrative Budget

This report was received for information.

Discussion ensued regarding the Salt Spring Island Administrative Budget.

MOVED by Commissioner Baker, SECONDED by Director Holman,
That the meeting be extended past the 3-hour scheduled time.

CARRIED

The Commission recessed at 11:51am.

The Commission reconvened at 12:27pm.

4.8. 2027 Provisional Salt Spring Island Local Community Commission Budget Review

MOVED by Director Holman, **SECONDED** by Commissioner Baker,
That the Salt Spring Island Local Community Commission direct staff to make a onetime reduction in the 1.238B Community Transportation transfer to capital reserve fund by \$20,000 from \$50,000 to \$30,000 in 2027 reducing the requisition by \$20,000.

DEFEATED

Opposed Baker, Corno, Rook, Webster

MOVED by Director Holman, **SECONDED** by Commissioner Baker,
That the Salt Spring Island Local Community Commission direct staff to make a onetime reduction in the 3.705 Salt Spring Island Septage/Composting transfer to Capital reserves by \$20,000 from \$62,685 to \$42,685 in 2027 and the transfer to operating reserve by \$5,000 from \$20,000 to \$15,000 in 2027 reducing the requisition by \$25,000.

DEFEATED

Opposed Corno, Rook, Webster

MOVED by Director Holman, **SECONDED** by Commissioner Corno,
That the Salt Spring Island Local Community Commission direct staff to make a onetime reduction in the 1.124 Salt Spring Island Community Economic Development project costs by \$10,000 from \$80,000 to \$70,000 in 2027 and the transfer to operating reserve by \$10,000 from \$30,000 to \$20,000 in 2027 reducing the requisition by \$20,000.

DEFEATED

Opposed Corno, Rook, Webster

MOVED by Commissioner Corno, **SECONDED** by Commissioner Webster,
That the Salt Spring Island Local Community Commission direct staff to reduce the 1.124 Salt Spring Island Economic Development budget by \$14,280 in 2027, \$14,566 in 2028 and \$14,857 in 2029 reducing the requisition in those amounts.

CARRIED

Opposed Holman

MOVED by Director Holman, **SECONDED** by Commissioner Corno,
That the Salt Spring Island Local Community Commission direct staff to make an ongoing reduction in the 1.116 SSI Grants in Aid Service Grant in Aid Fund by \$9,910 from \$80,000 to \$70,090 in 2027 and reducing the requisition from by \$86,938 to \$77,028 in 2027.

CARRIED

D. Ovington provided information that staff have been assigned to defer IBC 16b-1.5 SSI Administration and Recreation staffing 2027 from January 2027 to July 1, 2027 and reduce the Salt Spring Island Parks and Recreation Rainbow Recreation Centre wages and benefits by \$4,240 to reflect this change in the provisional budget ahead of going to the CRD Board on September 23, 2026.

MOVED by Commissioner Rook, **SECONDED** by Director Holman,
The Salt Spring Island Local Community Commission direct staff to include in the appendix C for early approve a one-time funding of \$37,150 in the 2027 1.299 Salt Spring Island Arts Service funded by requisition.

CARRIED

MOVED by Commissioner Corno, **SECONDED** by Commissioner Baker,
The Salt Spring Island Local Community Commission recommends the
Committee of the Whole recommend to the Capital Regional District Board: 1.
That the 2027 Electoral Area Services Budgets be given provisional approval with
specific direction on amendments; and
2. That the new initiatives identified in Appendix B remain in the Five-Year
Financial Plan with specific direction on amendments.
3. That the new initiatives identified in Appendix C for January 1, 2027,
implementation be approved with specific direction on amendments.

CARRIED

Opposed Holman

5. Adjournment

MOVED by Commissioner Baker, **SECONDED** by Commissioner Corno,
That the Salt Spring Island Local Community Commission adjourn the meeting at
3:40pm.

CARRIED

CHAIR

SENIOR MANAGER

Meeting Minutes - Draft

Salt Spring Island Local Community Commission

Thursday, August 20, 2026

9:00 AM

SIMS Boardroom
124 Rainbow Road
Salt Spring Island BC

PRESENT

COMMISSIONERS: E. Rook (EP), G. Holman (Director), B. Corno, G. Baker, B. Webster,

STAFF: S. Henderson, General Manager, Electoral Area Services; D. Ovington, Senior Manager, SSI Administration; K. Bittorf, Manager, SSI Parks and Recreation; C. Hopp, Manager, SSI Engineering; M. Williamson, Committee Clerk, SSI Administration (Recorder)

GUESTS: M. Fenton, RV Alliance; R. Fenton, RV Alliance; H. Temoana, RV Alliance

EP- Electronic Participation

These minutes follow the order of the agenda although the sequence may have varied.

The meeting was called to order at 09:00 am.

1. Territorial Acknowledgement

D. Ovington provided a Territorial Acknowledgement.

2. Approval of Agenda

MOVED by Director Holman, **SECONDED** by Commissioner Baker,
That Commissioner Corno serves as Acting Chair in for the August 20, 2026
session of the Salt Spring Island Local Community Commission.
CARRIED

MOVED by Commissioner Webster, **SECONDED** by Commissioner Baker,
That a late delegation, E. White, SSI Resident, be permitted to speak.
CARRIED

MOVED by Director Holman, **SECONDED** by Commissioner Webster,
That agenda for the August 20, 2026, meeting of the Local Community
Commission be approved as amended with the following amendments:
-Addition of Agenda Item 6.2.3. Elizabeth White, SSI Resident, Re: Item 8.2.
Motion with Notice: Review of Official Community Plan Advocacy (G. Holman)
-Moving consideration of Agenda Item 7.6. before Agenda Item 7.2.
CARRIED

3. Adoption of Minutes

3.1. Minutes of May 14, 2026 Salt Spring Island Local Community Commission

**MOVED by Commissioner Webster, SECONDED by Commissioner Corno,
That the minutes of the following meeting be adopted as circulated:**

-May 14, 2026 Special meeting

CARRIED

3.2. Minutes of May 21-June 18, 2026 Salt Spring Island Local Community Commission

**MOVED by Commissioner Webster, SECONDED by Commissioner Corno,
That the minutes of the following meetings be adopted as circulated:**

-May 21, 2026

-May 28, 2026 Special

-June 18, 2026

CARRIED

4. Chair, Director, and Commissioner Reports

Commissioner Corno spoke regarding:

-Local Community Commission Meetings

-General Elections

Commissioner Webster spoke regarding community social media engagement.

Commissioner Baker spoke regarding:

-Salt Spring Foundation Grant in Aid Committee

-Southern Gulf Island Tourism Partnership events program

-Boat Owner Action Team

Director Holman spoke regarding:

-Composter bylaw public engagement

-Farmer's Institute tipping fees exemption request

5. Senior Manager Report

D. Ovington spoke regarding:

-Sharing with Penelakut Elders

-Staffing update

S. Henderson spoke regarding progress on projects.

K. Bittorf provided information regarding Hydrofield project progress.

6. Presentations/Delegations

6.1. Presentations

- 6.1.1. Presentation: Robert and Mamie Fenton and Hutt Temoana, RV Alliance
Re: Update RV Alliance Housing Project

M. Fenton and H. Temoana spoke regarding RV Alliance Housing Project on
Beddis.

6.2. Delegations

- 6.2.1. Delegation: Rachael Gilliam, Fulford valley residents Club Re: Item 7.1.
Proposed Pickleball Court Location

R. Gilliam spoke to Agenda Item 7.1.

- 6.2.2. Delegation: David Courtney, SSI resident Club Re: Item 7.6. SSI Liquid
Waste Removal

D. Courtney spoke to Agenda Item 7.6.

- 6.2.3. Delegation: Elizabeth White, SSI Resident, Re: Item 8.2. Motion with
Notice: Review of Official Community Plan Advocacy (G. Holman)

E. White spoke to Agenda Items 8.1, 8.2., 8.3, 8.4.

7. Commission Business

- 7.1. Proposed Pickleball Court Location

Discussion ensued regarding the proposed pickleball courts by the Fulford
Firehall.

**MOVED by Director Holman, SECONDED by Commissioner Webster,
That the rules of the Capital Regional District Board Procedures Bylaw be
suspended to allow Members of the public present to speak regarding agenda
item 7.1.**

CARRIED

Commissioner Rook joined the meeting electronically at 10:05am.

**MOVED by Director Holman, SECONDED by Commissioner Corno,
That the agenda be amended to move consideration of Agenda Item 7.5. before
Agenda Item 7.2.**

CARRIED

7.6. SSI Liquid Waste Removal

Discussion ensued regarding the removal for wastewater from Burgoyne Bay.

**MOVED by Commissioner Webster, SECONDED by Commissioner Corno,
That the rules of the Capital Regional District Board Procedures Bylaw be
suspended to allow David Courtney to speak regarding agenda item 7.6.
CARRIED**

7.5. Sustainable Waste Management on Salt Spring Island

This report was received for information.

**MOVED by Director Holman, SECONDED by Commissioner Webster,
That the rules of the Capital Regional District Board Procedures Bylaw be
suspended to allow Members of the public present to speak regarding agenda
item 7.5.
CARRIED**

Discussion ensued regarding waste management in the Gulf Island School
District (SD64) in Salt Spring Island schools.

The Commission recessed at 11:26pm.

The Commission reconvened at 11:29pm.

7.2. Project Tracker

This report was received for information.

Discussion ensued regarding progress with ongoing projects under SSI
Administration.

**MOVED by Commissioner Webster, SECONDED by Commissioner Baker,
That the meeting be extended past the 3-hour scheduled time.
CARRIED**

7.3. Motion Tracker

This report was received for information.

Discussion ensued regarding progress with ongoing work on the motions noted
in the tracker.

The Commission recessed at 12:12 pm.

The Commission reconvened at 12:47 pm.

7.4. Governance Training Scope for LCC review

MOVED by Commissioner Corno, **SECONDED** by Commissioner Baker,
That the Salt Spring Island Local Community Commission approve the proposed
governance training program.
CARRIED

8. Notice(s) of Motion

8.1. Motion with Notice: Integrated Housing Strategy Prioritizing (G. Holman)

MOVED by Director Holman, **SECONDED** by Commissioner Baker,
That the proposed 'integrated housing strategy' prioritizes affordable rental
housing (e.g., rather than market ownership housing).

MOVED by Director Holman, **SECONDED** by Commissioner Corno,
Request that the motion be withdrawn from consideration.
CARRIED

That the proposed 'integrated housing strategy' prioritizes affordable rental
housing (e.g., rather than market ownership housing).
WITHDRAWN

8.2. Motion with Notice: Review of Official Community Plan Advocacy (G. Holman)

MOVED by Director Holman, **SECONDED** by Commissioner Baker,
That the Salt Spring Island Local Community Commission recommends that the proposed 'integrated housing strategy' and the Local Trust Committee (LTC) Official Community Plan (OCP) review retain existing OCP policies stipulating that:

- zoning changes should be prioritized for affordable housing (e.g., B.2.1.2.1)
- new development, including housing, should be directed in or near villages and existing transit routes (e.g., B.2.3)

Director Holman amended the Notice of Motion.

"That the Salt Spring Island Local Community Commission recommends that the proposed 'integrated housing strategy' support existing Official Community Plan (OCP) policies stipulating that:

- zoning changes should be prioritized for affordable housing and to achieve other objectives in the OCP (i.e., B.2.1.2.1)
- new housing development, including housing, should be directed in or near villages and existing transit routes."

The question was divided by the Chair.

MOVED by Director Holman, **SECONDED** by Commissioner Baker,
That the Salt Spring Island Local Community Commission recommends that the proposed 'integrated housing strategy' support existing Official Community Plan (OCP) policy stipulating zoning changes should be prioritized for affordable housing and to achieve other objectives in the OCP (i.e., B.2.1.2.1)

DEFEATED

Opposed Corno, Rook, Webster

MOVED by Director Holman, **SECONDED** by Commissioner Baker,
That the Salt Spring Island Local Community Commission recommends that the proposed 'integrated housing strategy' support policies stipulating new housing development, should be directed in or near villages and existing transit routes.

CARRIED

8.3. Motion with Notice: Official Community Plan Affordable Housing Advocacy
(G. Holman)

MOVED by Director Holman, **SECONDED** by Commissioner Corno,
That the Salt Spring Island Local Community Commission recommends that the
Island Trust consider immediate land use changes facilitating affordable housing
options consistent with Official Community Plan (OCP) sections B.2.1.2.1 and
B.2.3, including: boarding houses, accessory dwelling units in the Fulford area,
and liveaboards in marinas.

MOVED by Director Holman, **SECONDED** by Commissioner Corno,
Request that the motion be withdrawn from consideration.
CARRIED

That the Salt Spring Island Local Community Commission recommends that the
Island Trust consider immediate land use changes facilitating affordable housing
options consistent with Official Community Plan (OCP) sections B.2.1.2.1 and
B.2.3, including: boarding houses, accessory dwelling units in the Fulford area,
and liveaboards in marinas.

WITHDRAWN

MOVED by Director Holman, **SECONDED** by Commissioner Baker,
That the Salt Spring Island Local Community Commission recommends that the
Integrated Housing Strategy include affordable housing options such: boarding
houses, accessory dwelling units in the Fulford area, and liveaboards in marinas.
CARRIED

8.4. Motion with Notice: Prioritizing Service Capacity for Affordable Housing Advocacy (G. Holman)

MOVED by Director Holman, **SECONDED** by Commissioner Corno,
That the Salt Spring Island Local Community Commission recommends that in considering zoning changes, and to the extent possible, the SSI Local Trust Committee (LTC) should prioritize limited community water and sewage collection/treatment capacity for affordable housing.

MOVED by Director Holman, **SECONDED** by Commissioner Corno,
Request that the motion be withdrawn from consideration.

CARRIED

That the Salt Spring Island Local Community Commission recommends that in considering zoning changes, and to the extent possible, the SSI Local Trust Committee (LTC) should prioritize limited community water and sewage collection/treatment capacity for affordable housing.

WITHDRAWN

MOVED by Director Holman, **SECONDED** by Commissioner Corno,
That the Salt Spring Island Local Community Commission recommends that the Integrated Housing Strategy prioritizes limited community water and sewage collection/treatment capacity for affordable housing.

MOVED by Commissioner Webster, **SECONDED** by Commissioner Rook,
That the motion be amended by replacing the words “affordable housing” be replaced with the words “multi-family” after the words “...collection/treatment capacity for”

Commissioner Webster amended the motion.

“That the motion be amended by replacing the words “affordable housing” be replaced with the words “multi-family housing in the Ganges area” after the words “...collection/treatment capacity for””

The question was called on the motion to amend as amended.

That the motion be amended by replacing the words “affordable housing” be replaced with the words “multi-family housing in the Ganges area” after the words “...collection/treatment capacity for”

CARRIED

The question was called on the motion arising as amended.

That the Salt Spring Island Local Community Commission recommends that The Integrated Housing Strategy prioritizes limited community water and sewage collection/treatment capacity for multi-family housing in the Ganges area.

CARRIED

8.5. Notice of Motion: Art Group Access to Affordable Venues (B. Webster)

Commissioner Webster proposed the following Notice of Motion for consideration at the next meeting:

“That the Salt Spring Island Local Community Commission direct staff to report back on options for the LCC to support Salt Spring Island arts groups in getting more affordable access to non-profit arts venues on the island, including Artspring, Mahon Hall and other community halls and facilities.”

8.6. Notice of Motion: LCC Strategic Plan Amendment (G. Holman)

Director Holman proposed the following Notice of Motion for consideration at the next meeting:

“That the Salt Spring Island Local Community Commission prioritize strategic plan initiatives and projects based on consideration of broad community need, taxpayer willingness and ability to pay, and if applicable, funding participation by user groups.”

8.7. Notice of Motion: 2027 Provisional Budget Summary to Media (G. Holman)

Director Holman proposed the following Notice of Motion for consideration at the next meeting:

“That the LCC submit a summary of the 2027 provisional budget to the Driftwood and SS Exchange as soon as possible in September.”

8.8. Notice of Motion: Seaview Intersection Crosswalk Safety (B. Corno)

Commissioner Corno proposed the following Notice of Motion for consideration at the next meeting:

“That staff report back on the implications of improving pedestrian safety at the crosswalk at Fulford-Ganges Road and Seaview Drive, including the installation of pedestrian crossing lights and/or barriers to prevent parking immediately in front of the crosswalk.”

8.9. Notice of Motion: SSI Community Arts Workshop (B. Corno)

Commissioner Corno proposed the following Notice of Motion for consideration at the next meeting:

“That staff report back on the applications of developing a community arts priority-setting workshop.”

9. Adjournment

**MOVED by Commissioner Baker, SECONDED by Commissioner Webster,
That the Salt Spring Island Local Community Commission adjourn the meeting at
2:39pm.
CARRIED**

CHAIR

SENIOR MANAGER

From: Capital Regional District <noreply@crd.bc.ca>

Sent: Friday, August 14, 2026 11:34 AM

To: Legserv <Legserv@crd.bc.ca>

Subject: New Submission from Addressing the CRD Board & Committees webform - Submission #144 SID #56698

Submitted on Fri, 08/14/2026 - 11:34am

Submitted by: Anonymous

Submitted values are:

Name

David Norget

I represent

Salt Spring Health Advancement Network (SSHAN)

Telephone

[REDACTED]

Email address

[REDACTED]

Street Address (optional)

[REDACTED]

Municipality/Electoral Area in which you reside

[Salt Spring Island](#)

I wish to address

[Salt Spring Island Local Community Commission](#)

Meeting Date

2026-09-17

Agenda Item

Grants-in-Aid

My reason(s) for appearing (is/are) and the substance of my presentation is as follows:

Grants in Aid application - SSHAN Mental Wellness Initiative

I will attend the meeting

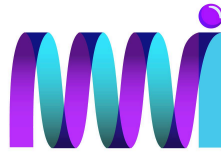
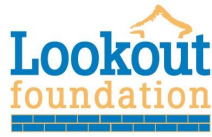
In person

I will have a PowerPoint or video presentation and will submit it at least 24 hours in advance of the meeting.

Yes

I understand

Yes



MWI By the Numbers

Impact and reach of the Mental Wellness Initiative

Funding & Volunteer Time

\$223,000 raised in grants and community donations

1,500 hours of MWI-related planning meetings contributed (approximate value: \$38,000)

Money and time contributed to our community through the MWI.

Ambassador Program

1,000+ ambassador interactions

With business owners, community members walking about, and visitors.

"(Sgt) Clive (Seabrook) spoke with enthusiasm of the good work being done by the Ambassador Program. Calling these Ambassadors 'worth their weight in gold,' Clive is pleased that there is a satisfying growth in the number of Ambassadors walking around Ganges offering a smile and a greeting...these Ambassadors are there to listen, support, empower..." — ASK SS Welcoming RCMP Clive Seabrook, July 11, 2025

Peer Support

500+ community peer support worker "tickets"

Assisting community members in need.

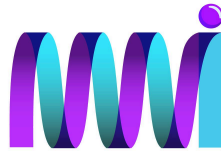
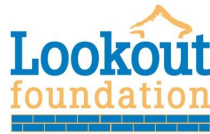
Community Connections

300+ community members helped to connect to the help they were needing

"How can I get a map of the network of organizations on SSI for mental health and who focuses on what?" — Salt Spring community member [This question comes up regularly!]

Advocacy

100+ occasions of advocating for the wellbeing of vulnerable members of our community



Example: A community member mentioned a health issue where it was essential that they shower and do their laundry on a regular basis. At the same time the Laundromat had let them know, due to their behaviour one day, that they could no longer come there. We advocated with Copper Kettle/the Laundromat who then enlisted Housing First to create an agreement for using the Laundromat again.

Community Gatherings

150+ occasions of community coming together to improve our community's mental wellness

The Interagency Removing Barriers to Care group is actively working to remove barriers to care for Salt Spring community members. One example is advocating for the continuation of a community peer support outreach worker.

Wellbeing Improvement

400+ community members who expressed improvement to their wellbeing as a result of the MWI

Winter Supplies

100+ community members whose lives were improved through receiving needed winter supplies

From socks to sleeping bags.

A long term community member was making an effort to stop drinking. Their life was more stable — they had a trailer that they were able to stay in, with a method to keep warm, a dog companion, access to food, and some neighbors on the property who care. It was found out that they liked to do art. An art kit package was pulled together, as well as donated magazines to make collages to assist. They talk about how much they enjoy doing the art!

Wellness Services Delivered

15+ massages

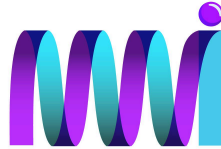
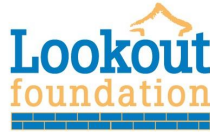
60+ haircuts

100+ counselling sessions

5+ acupuncture sessions

20+ biofeedback sessions

Delivered to people who couldn't otherwise afford them to assist them in their wellness care.



After attending their ten sessions one community member told their counsellor that they had decided to go into recovery.

Volunteers

65+ volunteers with the MWI

"Involvement in the MWI has allowed me to find some resources for my own mental health." — MWI member

Culture of Care Outreach

10+ organizations or agencies the MWI Elements of Building a Culture of Care document has been shared with

"The Hearth is a community connection point, and the foundation of the project is deeply relational, which extends to partnering, working with and mutually supporting other organisations such as the Mental Wellness Initiative. These relationships are key in broadening levels of volunteer support and people care." — Phoenix Landing Hearth Project

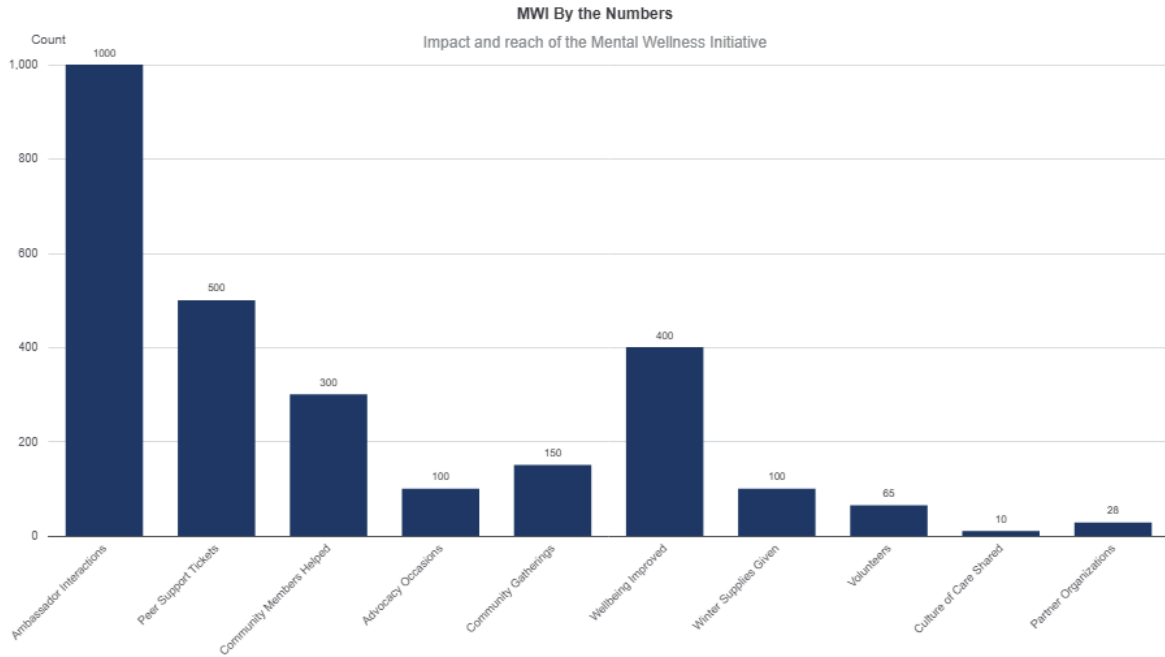
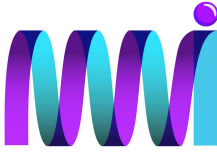
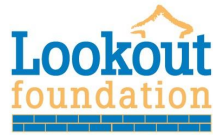
Partnerships & Collaborations

28+ agencies, organizations, businesses and groups working with/collaborating as part of the MWI and growing

Partners include:

- Ask Salt Spring, The Chu'an Society / Phoenix Landing Hearth Project, Salt Spring Island Public Library, Salt Spring Community Health Society, Island Health (Lady Minto Hospital, Mental Health & Substance Use Team, Public Health, Harm Reduction, RCMP, Chamber of Commerce, Salt Spring Books, Salt Spring Coffee, Harlan's, Transition Salt Spring, Islanders Working Against Violence, Umbrella Society, Lookout Housing & Health Society, Salt Spring Exchange, Community Gospel Chapel, United Church, Anglican Church, CRD — Electoral Area Director & Local Community Commission (LCC), Adam Olsen (previous MLA) & Rob Botterell (MLA), Island Community Services, Salt Spring Search & Rescue, Copper Kettle / Laundromat, Restorative Justice

"We are pleased to be a committed and active partner in the MWI's work." "We see meaningful opportunities to contribute to the Initiative's efforts." "We look forward to working together to cultivate strong and lasting models of community-driven mental health." - Various partner statements



From: Capital Regional District <noreply@crd.bc.ca>

Sent: Friday, September 11, 2026 7:08 AM

To: Legserv <Legserv@crd.bc.ca>

Subject: New Submission from Addressing the CRD Board & Committees webform - Submission #147 SID #57371

Submitted on Fri, 09/11/2026 - 7:08am

Submitted by: Anonymous

Submitted values are:

Name

Tim Hiltz

I represent

Salt Spring Island Foundation

Telephone

[2505378305](tel:2505378305)

Email address

admin@ssifoundation.ca

Street Address (optional)

158A Fulford Ganges Road, Salt Spring Island

Municipality/Electoral Area in which you reside

[Salt Spring Island](#)

I wish to address

[Salt Spring Island Local Community Commission](#)

Meeting Date

2026-09-17

Agenda Item

Grants-In-Aid

My reason(s) for appearing (is/are) and the substance of my presentation is as follows:

Presentation of the Salt Spring Island Foundation Committee review of applications.

I will attend the meeting

In person

I will have a PowerPoint or video presentation and will submit it at least 24 hours in advance of the meeting.

No

I understand

Yes

Grants-in-Aid Fall 2026 Applications				Notes
ORGANIZATION	PROJECT DESCRIPTION	REQUEST AMOUNT	RECOMMENDED AMOUNT	
Gulf Islands Marine Society	Safety Equipment for Liveaboards	\$4,995.00	\$4,995.00	Recommend fully fund - Much needed support for vulnerable residents.
Gulf Islands Senior Residence Association	King's Lane Affordable Housing	\$5,000.00	\$5,000.00	Recommend fully fund - Important community project that needs to be supported as much as possible.
Groundworks Art & Community	Shared Space Planning & Development	\$3,250.00	\$0.00	Recommend re-apply for funding in the next cycle. The Committee would like to better understand the project proposed; it is unclear what a shared community art and work space would look like on Salt Spring and how it intersects with current art-based organizations' work in the community. They suggest re-applying in the next cycle with a clearer presentation of the project, demonstrated community collaboration, and a description of the intended outcome. It would also be ideal to see a partnership with an existing art organization.
Islanders Working Against Violence	Norton Road Affordable Housing (feasibility study)	\$5,000.00	\$5,000.00	Recommend fully fund - Important community project that needs to be supported as much as possible.
Salt Spring Archery Society	Bowhunting Apprenticeship Program	\$5,000.00	\$5,000.00	Recommend fully fund - The Committee recommends fully funding this project because of its Indigenous partnerships, the opportunity for skills development for participants (particularly women), and unique character. Although the Committee noted that it will take more than this program to address the deer population on the Island, it is one solution to the issue, and, moreover, it connects it back to the community through the food/protein provided. It also does not require provincial legislation.
Salt Spring Holistic Health Foundation	Gathering Clinic - Women's Mental Health Cohort	\$5,000.00	\$0.00	Recommend re-apply for funding in the next cycle. The Committee suggests that the applicant reapply next cycle and provide clarification on the projects goals and objectives, how they will be achieved/measured and a clear project budget (not provided at time of committee meeting).
Lookout Housing & Health Society	SSHAN Mental Wellness Initiative	\$10,000.00	\$5,000.00	Recommend fund at the \$5,000 level. Concerns around Lookout's financial statements were expressed and if the organization required the funding. Salt Spring Health Advancement Network (SSHAN), however, is a Salt Spring partner with Lookout, which supports the work of the Network, but does not necessarily have resources allocated to it. It would be ideal for future applications that SSHAN makes its relationship with Lookout clearer for Committee members.
TOTAL		\$38,245.00	\$24,995.00	Recommendation from the Committee to the LCC: Please consider increasing the amount that groups can request to ensure that projects are fully funded and not "starved" for resources. It is unique to be able to help the registered societies directly and it would be great to be able to have a bigger impact in key areas.
Total Available		\$39,434.00	\$39,434.00	
Difference		\$1,189.00	\$14,439.00	

**REPORT TO SALT SPRING ISLAND LOCAL COMMUNITY COMMISSION
MEETING OF THURSDAY, SEPTEMBER 17, 2026**

SUBJECT **Grants-in-Aid Applications – Summer 2026 Intake**

ISSUE SUMMARY

To review seven applications submitted during the Summer Intake Salt Spring Island (SSI) Electoral Area (EA) Grants-in-Aid (GIA) intake for adjudication by the Salt Spring Island Local Community Commission (LCC).

BACKGROUND

Grants-in-Aid are one-time grants to fund special projects and activities in alignment with GIA Guidelines. GIA are awarded to organizations that deliver projects benefiting EAs that are not already funded by tax requisition through other Capital Regional District (CRD) services. The Board has delegated its power to issue EA GIA in the SSI EA to the Chief Administrative Officer and the Chief Financial Officer subject to the support of the LCC.

The GIA guidelines were recently updated and presented to the Board in June 2026 and will be implemented across the EAs for January 2027. Until then, applications fall under the current GIA Guidelines (Appendix A).

In 2023, the LCC directed staff to establish two annual GIA intake periods, in the spring and summer, to better support community organizations and provide predictable funding windows. This report covers applications received by the August 21, 2026 deadline for the Summer 2026 intake. Applications submitted past the deadline were not accepted. Staff reviewed applications for eligibility and completeness and communicated with applicants during the intake period for minor application revisions.

ALTERNATIVES

Alternative 1

That the Salt Spring Island Local Community Commission approves the recommended decisions in Appendix B in the amount of \$33,245.

Alternative 2

That the Salt Spring Island Local Community Commission approves the recommended decisions in Appendix B with specific directions on amendments.

Alternative 3

That this report be referred back to staff for additional information.

IMPLICATIONS

Financial Implications

The approved 2026 GIA budget for the Salt Spring Island Electoral Area is \$90,090. Before the Summer intake, \$50,656 had been awarded, leaving \$39,434 available for the Summer intake (refer to Table 1).

The Summer intake closed on August 21, 2026. Seven applications were received by the deadline. Following review against the GIA Guidelines, the seven applications were determined to be eligible. The applications requested a total of \$38,245 and are included in Appendix B and summarized in Table 2. Appendix C provides a copy of all applications submitted prior to this intake.

Table 1 provides a summary of SSI's budget for 2026, and projects awarded to date (including those awarded outside of the scheduled intake). This table corresponds to the projects awarded to date in Appendix D.

Table 1: SSI GIA Budget Summary

Budget (\$)	Awarded to Date (\$)	Balance Remaining (\$)
90,090 ¹	50,656 ²	39,434

¹ Includes a \$20,000 donation from Salt Spring Island Foundation.

² Includes one application awarded outside of scheduled intakes.

Table 2 highlights applications from the current intake only. This information corresponds to Appendix B.

Table 2: SSI GIA Summer 2026 Intake Summary

Number of Applications	Amount Requested (\$)	Amount Recommended (\$)	Balance Remaining (\$)
7	38,245	33,245	6,189

The GIA Guidelines do not specify a maximum funding amount and at present do not have a set evaluation matrix to score and rank applications. The LCC put forth decision-making criteria for the commission to consider when assessing applications. These include encouragement to award applications a maximum award of \$5,000, fund projects that have not received a grant in the previous year, only fund SSI-based non-profit groups, etc. Staff have recommended a 70/30 budget split for awarding applicants in spring and summer intake, respectively. The amount recommended for this intake is 36 percent of the total budget.

While all the applications are eligible, the LCC could selectively approve, reduce awards, decline, or encourage applicants to reapply for a later intake. In alignment with the LCC decision-making criteria, staff have recommended applying the \$5,000 grant award to most of the projects. Where the request fell below \$5,000, staff recommended funding the whole amount.

If the LCC approves the awards as recommended in Table 2, \$6,189 will remain in the 2026 GIA budget as the year-end unallocated balance.

CONCLUSION

The Summer 2026 GIA intake received seven applications, with a total grant request of \$38,245. Staff reviewed the applications against the GIA guidelines for eligibility. Following review, staff recommend awarding \$33,245 to applicants. If approved as recommended, \$6,189 will remain in the 2026 GIA budget, and if unspent at yearend, the unallocated balance will be carried over to the 2027 budget.

RECOMMENDATION

That the Salt Spring Island Local Community Commission approves the recommended decisions in Appendix B in the amount of \$33,245.

Submitted by:	Dan Ovington, BBA, Senior Manager, Salt Spring Island Administration
Concurrence:	Stephen Henderson, MBA, P.G.Dip.Eng, BSc, General Manager, Electoral Area Services

ATTACHMENTS

Appendix A: GIA Guidelines

Appendix B: 2026 Summer Intake Summary and Approval Recommendations

Appendix C: Applications Package

Appendix D: Approved to Date for 2026 Applications and Awards



Making a difference...together

Capital Regional District
Grant-In-Aid Application Guide
FOR ELECTORAL AREAS ONLY:

Juan de Fuca

Salt Spring Island

Southern Gulf Islands

Amended: September, 2010

CRD GRANT-IN-AID APPLICATION COMPLETION GUIDE

Application Completion Guide Instructions

Submit Applications to:

_____ Regional Director for

_____ Electoral Area

Address _____

Phone: _____ Fax: _____

Email: _____

If you have any questions or require assistance, please contact your CRD Director as indicated above.

Applications should be submitted on the form provided which is enclosed at the end of this Grants-in-Aid section.

Note to Applicants:

- Grants-in-Aid are intended for non-profit agencies or societies for projects of benefit to the Electoral Area.
- Grants-in-Aid are intended for special one-time projects, not ongoing operational funding, although applications for recurring projects can be made.
- Organizations already being funded directly on an ongoing basis by taxation, or industrial, commercial or business undertaking or private individuals ARE NOT eligible for assistance under this program.
- Grants-in-Aid are **NOT** intended for the personal benefit of any individual, proprietor, member or shareholder.
- Please familiarize yourself with the attached Board policies and Application Completion Instructions.
- Please make sure that your application is clearly legible and will photocopy with good results. Your application should either be typed or completed in black ink.
- If you have any questions or require assistance, please contact your CRD Director.

Application Process

The CRD has authority under *Supplementary Letters Patent (SLP)* which provide that Grants-in-Aid may be paid to an organization deemed by the Electoral Area Director and the Board to be contributing to the general interests and advantage of the electoral area.

Applications for assistance in accordance with the *SLP* must be received by a CRD Electoral Area Director.

Applications should be submitted on the form provided by the CRD with all supporting documentation attached. Applicants must;

- clearly indicate the amount and type of assistance requested,
- provide evidence of how the applicant benefits the community generally and how the assistance being requested from the CRD would benefit the community specifically and,
- provide financial information sufficient to identify all other funding sources and to justify the need for financial assistance.

Applications must be submitted on the required form.

Approval Process

The Electoral Area Director and Board wishes to provide assistance under the provisions of the *SLP* to those applicants who provide a demonstrated benefit to the community and have a demonstrated need for assistance. To that end, it has adopted the following guiding principles:

- The Electoral Area Director and Board do not intend to utilize Grants-in-Aids to provide ongoing financing, but rather to assist with special projects. Special projects may reoccur but must be applied for each year.
- The Electoral Area Director and Board do not intend Grants-in-Aid to replace the financial responsibilities of senior levels of government, other government agencies and affiliates.
- **The Electoral Area Director and Board do not intend Grants-in-Aid to be available for the personal benefit of any individual, proprietor, member or shareholder.**
- The Electoral Area Director and Board have both statutory and budgetary limitations on Grants-in-Aids and wish to ensure that these funds are disbursed as fairly and equitably as possible to deserving applicants with due regard to the degree of benefit that will result to the residents within the community.
- The Electoral Area Director and Board have an obligation to all of its citizenry to protect the regional district from exposure to liability that could arise as a result of its funding relationships.
- THEREFORE the Electoral Area Director and Board adopt the following procedure for the consideration of applications for assistance.
- The Electoral Area Director will review, evaluate and prioritize all applications and will forward them to CRD Finance and then the Board. The Board will take the Electoral Area Director's recommendations into consideration and will make the final decisions with respect to the approval of the applications.
- Where requested by the Electoral Area Director, the Electoral Area Services committee may review applications. Reasonable efforts shall be made to ensure that unnecessary duplication with the grant for assistance program of any of the member municipalities or CRD entities is avoided.

The following factors shall be used by the Electoral Area Director in evaluating and prioritizing the Applications for Assistance under the *SLP*;

- Purpose for which the funding is required,
- Indication of whether or not the project is recurring
 - Most grant in aid requests are for one-time projects. On rare occasions, projects have been of a recurring nature (e.g. JdF Parent Advisory Councils requesting funding for a crossing guard to assist children in crossing a high traffic road). If a project is recurring, it is important to ensure that it isn't something that would be more appropriately addressed by establishing a service.
- Whether or not all other funding opportunities, i.e., fundraising, grants from senior levels of government, etc. have been exhausted,
- Degree of benefit that the community will derive from this project,
- Amount of grant requested in relation to scale of project,
- Whether or not the applicant has previously received assistance from the CRD and,
- Whether or not there is an opportunity for individuals to make direct contributions.
- Applications for assistance under the *SLP* will NOT normally be approved for;
- Purposes for which the Board identifies as potentially exposing the CRD to risk of unacceptable liability,
- Groups, projects or services which fall under the funding jurisdiction of other levels of government, government agencies, affiliates and crown corporations,
- Purposes disallowed by the *Local Government Act* or *SLP* and,
- Purposes which, in the Board's opinion, would be more appropriately addressed by establishing a regional district service.

Application Completion Instructions

General

- clearly indicate the amount and type of assistance requested,
- provide evidence of how the applicant benefits the community generally and how the assistance being requested from the CRD would benefit the community specifically and,
- provide financial information sufficient to identify all other funding sources and to justify the need for financial assistance.

Inside Front Cover

The "*Application Submitted By*" box requests information about the applicant. We need to know who you are and how to contact you. The '*applicant*' is the non-profit agency or society that is applying for the assistance. The '*contact(s)*' is the individual(s) within your organization who are familiar with the application and whom we may contact should we require further information or clarification.

The "*Application Summary*" box requests the name of the project or purpose for which you are applying for assistance. You will be required to provide more information regarding your proposal on page 3 of the application, so don't go into detail here. You need to check the type of project for which you are applying, and the amount of the grant requested.

The application form must be signed by a duly authorized individual on behalf of the organization. In signing the application, the authorized signatory is personally certifying that to the best of his/her knowledge, the information being submitted is true and correct and the application for assistance is not being made on behalf of an individual, industrial, commercial, or business undertaking or an organization already receiving ongoing tax support.

Applicant Profile

We also need to know what services and / or benefits you provide to the community. The "Applicant Profile" asks a series of questions about the applicant's community service, including the size of the community served, and your organizational structure.

Project / Proposal Profile

We also need a description of the proposal / project for which you are seeking assistance. Please check (Y) adjacent to the appropriate category in question #1. If your funding request falls under the "other purpose" category, please indicate the "other purpose" on the line provided. You should provide sufficient detail in response to questions #2 and #3 to enable the CRD Director and Board to evaluate the merits of your proposal and the resulting benefits to the community.

Funding and Financial Information

Pages 4 and 5 of the application form, request information about the funding for the proposal as well as financial information about the applicant.

Question #1 requires that you attach supporting financial information in order to identify all other funding sources and to justify the need for financial assistance. This supporting documentation should be as concise and clear as possible. Make sure that your financial report clearly itemizes all of the information requested.

Question #2 requests specific information about grants / funding from other sources to which you have applied with respect to this proposal.

Question #3 requests information about assistance that you may have received from the CRD in the past. If you have received assistance on more than four occasions, just list the four most recent ones. If the assistance that you previously received from the CRD was an exemption from fees / charges or some type of consideration other than monetary, please indicate "N/A" in the "\$ amount" column — do not attempt to estimate a value.

Please check the appropriate responses (Yes/No) to parts (a), (b), (c), and (d) of question #4.

Acknowledgement and Reporting

Acknowledgement

Any published materials must acknowledge the contribution made by the Capital Regional District Grant in Aid Program by inserting the CRD name and logo to the list of funding participants.

Reporting

Subsequent to the event, a financial reporting on the actual final cost and source of funding of the project must be submitted to the CRD Electoral Area Director. Please mail or email your report to your Electoral Area Director as follows:

Juan de Fuca Electoral Area	Director, JdF Electoral Area P.O. Box 1000 Victoria, B.C. V8W 2S6 Email: directorjdf@crd.bc.ca
Salt Spring Island Electoral Area	Director, SSI Electoral Area P.O. Box 1000 Victoria, B.C. V8W 2S6 Email: directorssi@crd.bc.ca
Southern Gulf Islands Electoral Area	Director, SSI Electoral Area P.O. Box 1000 Victoria, B.C. V8W 2S6 Email: directorgsi@crd.bc.ca

Amended: October 7, 2009

Appendix B: 2026 Summer Intake Summary and Approval Recommendations

No.	Applicant	Project Title	Project Description	Amount Requested	Staff Recommendation ¹
		Eligible			
1	Gulf Island Marine Rescue Society	Marine Safety Equipment for Liveaboard Vessels in Ganges Harbour	Provisions of marine safety equipment to liveaboard vessels in Ganges Harbour. Items include smoke and CO alarms, flashlights, whistles fire extinguishers, thermal protection and PFDs.	\$4,995	Approve — \$4,995
2	Gulf Islands Seniors Residence Association	Kings Lane Affordable Housing: Subdivision, Design & Budget Refinement	Complete subdivision for housing and clinic lots, refinement of designs and budgets for federal Build Canada Homes application for the planned 50-unit affordable housing on Kings Lane.	\$5,000	Approve — \$5,000
3	Groundworks Arts & Community	Groundworks Community Arts & Shared Space Planning & Development Project	To support professional space planning and design consultation for an affordable community arts and shared workspace.	\$3,250	Approve — \$3,250
4	Islanders Working Against Violence Society	210 Norton Road Affordable Housing Groundwater Feasibility Study	To determine the feasibility of using groundwater for affordable housing development at 210 Norton Road. Funding will be used to complete hydrology, including retesting wells that were previously drilled on the property.	\$5,000	Approve — \$5,000
5	Lookout Housing and Health Society ²	Salt Spring Island Mental Health Initiative: Core Program Support & Expansion	Mental Health Initiative (MWI) to sustain and expand core programs – Goodwill Ambassadors, Reach out Salt Spring, Mutual Support Circles and Interagency care coordination – serving residents, businesses, and organizations on Salt Spring Island. Lookout Housing and Health Society is the primary applicant for Salt Spring Health Advancement Network's (SSHAN) project for the MWI as the provider of financial management and fiduciary oversight for all grant funds supporting SSHAN's initiatives.	\$10,000	Approve — \$5,000

No.	Applicant	Project Title	Project Description	Amount Requested	Staff Recommendation ¹
6	Salt Spring Archery Society	Bowhunting Apprenticeship Program 2027	Working in partnership with First Nations and conservation organizations to address deer overpopulation through bow hunting on Salt Spring Island and the Gulf Islands, supporting biodiversity restoration and advancing cultural reconciliation.	\$5,000	Approve — \$5,000
7	Salt Spring Holistic Health Foundation (SSHHF)	SSHHF Gathering Clinic Women's Health Cohort	The SSHHF Gathering Clinic is looking to fund one women's health cohort in partnership with an on-island registered clinical psychologist to start September 2026. Each program they run provides treatment for up to 10-12 women that are in perimenopause and menopause.	\$5,000	Approve — \$5,000
Intake Total				\$38,245	Recommended: \$33,245

¹Recommendation incorporates a maximum award of \$5,000 as per LCC's decision-making criteria.

²Applicant has confirmed that while "Lookout Foundation" was used on their application, the "Lookout Housing and Health Society" is the correct name.



Capital Regional District
Grant-In-Aid Application Form
FOR ELECTORAL AREAS ONLY:

Juan de Fuca

Salt Spring Island

Southern Gulf Islands

[Revised November 16, 2012]

CRD GRANT-IN-AID APPLICATION FORM

Grants-In-Aid are for the CRD Electoral Areas only: Juan de Fuca, Salt Spring Island, and Southern Gulf Islands

Application Submitted By

Name and Address of Applicant: Gulf Islands Marine Rescue Society
PO Box 782, Salt Spring Island, BC, V8K 1A0

Contact(s): Andrew Ross Collins 250-537-7990
(name) phone) (fax)
aux25media@gmail.com
Email address

Contact(s): John de Bruyn 519-318-6368
(name) phone) (fax)
debruyn@uwo.ca
Email address

Application Summary

Project or purpose for which you require assistance:

The provision of marine safety equipment to liveaboard vessels in Ganges Harbour

Amount of grant requested \$ 4,995.00

To the best of my knowledge, all of the information that is provided in this application is true and correct. Furthermore, I hereby certify that this application for assistance is:

- **NOT** being made on behalf of an industrial, commercial, or business undertaking
- **NOT** available for the personal benefit of any individual, proprietor, member or shareholder

John de Bruyn
signature of authorized signatory

President
title)

John de Bruyn
print name)

Applicant Profile

1. Please describe the services / benefits that your organization provides to the community. Are these services / benefits available to the community from another organization or agency?

The Gulf Islands Marine Rescue Society supports the activities of Royal Canadian Marine Search and Rescue Station 25, which operates out of Vesuvius Bay. RCMSAR25 provides 24/7 marine search and rescue service, as well as boating safety and educational services to the Salt Spring community. RCMSAR was rebranded out of the Canadian Coast Guard Auxiliary (Pacific), and Salt Spring is fortunate to have a dedicated CCG station in Ganges. We operate independently from that station, but do train with them regularly.

2. Describe the geographic area that receives services or benefits from your organization.

Salt Spring Island and the surrounding waters and islands.

3. Is your organization voluntary and non-profit? ☐ NO ☒ YES

Please detail any remuneration paid, or funds otherwise made available to members, officers, etc. of your organization.

There is no remuneration to our members, either directly or in kind.

Please indicate the number of members / volunteers in your organization and how long your organization has been in operation.

The Gulf Islands Marine Rescue Society has been in operation for approximately 31 years, and currently has 7 directors and approximately 30 active members.

Project / Proposal Profile

1. Assistance is being requested for:

capital project and / or equipment

special event

other purpose (capital project and / or equipment _____)

2. Please describe the proposal for which you are requesting assistance. Attach additional information if required.

The aim of this project is to distribute critical safety equipment to the liveaboard community in Ganges Harbour in Fall 2026. Items to be distributed will include smoke and CO alarms, flashlights, whistles, fire extinguishers, thermal protection (space blankets and handwarmers) and PFDs. We will also distribute a laminated sheet with local emergency contacts and safety information. Vessels and owners will have different needs, and not all vessels will need everything we plan to offer. Given this, we hope to be able to assist roughly 50 liveaboard boats in Ganges Harbour.

Our organization has already started to develop connections with this community - RCMSAR25 station leader Chris Levan donates soup and sandwiches to this community every week. If we are successful in this application we will purchase the items (mostly locally) and start distribution.

3. Please describe how this proposal will benefit the community.

The liveaboard community in Ganges Harbour are tenuously housed and are particularly vulnerable to Fall/Winter storms, which tend to blow into the harbour from the southeast. The proposed safety equipment will give them the ability to signal distress and will increase their safety and security. It will improve the response time of emergency services, when called, and may ultimately save lives. The distribution of safety items to members of this community will also provide an opportunity to discuss with them the importance of wearing flotation and the risks of cold water immersion.

Funding and Financial Information

1. Attach supporting financial information, i.e., budget / financial report. Ensure the following information is clearly itemized;
 - project budget,
 - grants / funding from other sources,
 - funding contributed by applicant through fund raising activities or other sources of revenue and,
 - financial statement that itemizes total expenses for the fiscal year, including any monies and/or benefits paid to members or officers.

2. Have you applied for a grant / funding from another source(s) ? ☒ NO ☐ YES

If yes, complete the following chart. **If no**, please explain This idea was suggested to us by CRD Director G Holman at a community safety event.

Name of Grant or Funding Agency	\$ Amount Applied For	Status of Grant Application		
		Approved Y)	Denied Y)	Pending Y)
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐

3. Have you received assistance (grant in aid / waiving of fees, etc.), from the CRD in previous years?

☒ NO ☐ YES..... **If yes**, please complete the following chart.

Year	\$ Amount	Purpose for which assistance was used

4. Does your organization:

Offer direct financial assistance to individuals or families? ☐ Yes ☒ No

Provide services that fall within the mandate of either
a senior government or a local service agency? ☐ Yes ☒ No

Provide an opportunity for individuals to make direct
Contributions to the project (e.g., fundraising for the project)? ☒ Yes ☐ No

Or, is your organization:

part of a Provincial or National fund raising campaign? ☐ Yes ☒ No

The information provided in Section 4 is for data collection purposes.

Followup:

Please refer to Page 6 of the ***Grant-In-Aid - Application Completion Guide*** regarding the following:

1. Acknowledgement

2. Reporting



	Quantity	Cost	Total	
PFD - inherently buoyant	15	100	1500	
Whistle with lanyard	19	13.5	256.50	
Headlamp	19	29	551	
Smoke / CO detector	18	75	1350	require batteries
Fire extinguisher	19	37	703	ABC extinguishers
space blankets 12 pack	2	17	34	Amazon
9V batteries 12 pk	2	18	36	
Hand warmers 40 pk	1	29	29	Amazon
Subtotal			4459.50	
GST			222.98	
PST			312.17	
Total			4994.64	

GULF ISLANDS MARINE RESCUE SOCIETY
Compiled Financial Information
Year Ended December 31, 2025



CHARTERED PROFESSIONAL ACCOUNTANTS

COMPILATION ENGAGEMENT REPORT

To the Members of Gulf Islands Marine Rescue Society

On the basis of information provided by management, we have compiled the statement of financial position of Gulf Islands Marine Rescue Society as at December 31, 2025, and the statements of revenues and expenditures and changes in net assets for the year then ended, and Note 1, which describes the basis of accounting applied in the preparation of the compiled financial information ("financial information").

Management is responsible for the accompanying financial information, including the accuracy and completeness of the underlying information used to compile it and the selection of the basis of accounting.

We performed this engagement in accordance with Canadian Standard on Related Services (CSRS) 4200, *Compilation Engagements*, which requires us to comply with relevant ethical requirements. Our responsibility is to assist management in the preparation of the financial information.

We did not perform an audit engagement or a review engagement, nor were we required to perform procedures to verify the accuracy or completeness of the information provided by management. Accordingly, we do not express an audit opinion or a review conclusion, or provide any form of assurance on the financial information.

Readers are cautioned that the financial information may not be appropriate for their purposes.

McLean, Lizotte, Wheadon and Company

Salt Spring Island, British Columbia
June 5, 2026

MCLEAN, LIZOTTE, WHEADON AND COMPANY
Chartered Professional Accountants

SALT SPRING ISLAND
340 LOWER GANGES ROAD
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*denotes partnership of professional corporations

GULF ISLANDS MARINE RESCUE SOCIETY
Statement of Financial Position
December 31, 2025

	2025	2024
ASSETS		
CURRENT		
Cash (Note 3)	\$ 198,935	\$ 240,517
Accounts receivable	-	307
Goods and services tax recoverable	3,965	989
Prepaid expenses	1,238	11,091
	<u>204,138</u>	<u>252,904</u>
CAPITAL ASSETS (Note 2)	<u>127,708</u>	<u>83,798</u>
	<u>\$ 331,846</u>	<u>\$ 336,702</u>
LIABILITIES AND NET ASSETS		
CURRENT		
Accounts payable	\$ 2,048	\$ 6,839
NET ASSETS	<u>329,798</u>	<u>329,863</u>
LIABILITIES AND NET ASSETS	<u>\$ 331,846</u>	<u>\$ 336,702</u>

ON BEHALF OF THE BOARD

Authentisign

 06/05/26
 Director

Authentisign

Director

GULF ISLANDS MARINE RESCUE SOCIETY
Statement of Revenues and Expenditures
Year Ended December 31, 2025

	2025	2024
REVENUES		
Community gaming grants	\$ 79,100	\$ 82,700
Donations	30,617	38,957
FVR training and taskings	18,011	17,822
Interest	3,227	2,343
	<u>130,955</u>	<u>141,822</u>
EXPENSES		
Amortization	30,136	16,585
Crew	4,634	2,276
Dispatch system	1,005	1,147
Equipment repairs and maintenance	468	2,759
Insurance	1,600	1,506
Office	1,274	1,848
Personal protective equipment	4,762	1,903
Professional fees	2,040	2,050
Supplies	22,870	5,647
Training and education	4,266	5,851
Vessel and equipment insurance	3,705	3,149
Vessel fuel	18,157	22,088
Vessel maintenance	21,482	22,706
Vessel moorage and ready room rent	14,621	14,054
	<u>131,020</u>	<u>103,569</u>
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENSES	<u>\$ (65)</u>	<u>\$ 38,253</u>

See notes to financial information

GULF ISLANDS MARINE RESCUE SOCIETY
Statement of Changes in Net Assets
Year Ended December 31, 2025

	2024 Balance	Deficiency of revenues over expenses	Transfers	2025 Balance
Unrestricted	\$ 21,692	\$ 26,915	\$ (6,601)	\$ 42,006
Internally restricted	104,532	3,156	(26,708)	80,980
Externally restricted	109,840	-	(30,738)	79,102
Invested in capital assets	93,799	(30,136)	64,047	127,710
	<u>\$ 329,863</u>	<u>\$ (65)</u>	<u>\$ -</u>	<u>\$ 329,798</u>

	2023 Balance	Deficiency of revenues over expenses	Transfers	2024 Balance
Unrestricted	\$ 32,323	\$ 34,370	\$ (45,001)	\$ 21,692
Internally restricted	67,200	2,331	35,001	104,532
Externally restricted	91,703	18,137	-	109,840
Invested in capital assets	100,384	(16,585)	10,000	93,799
	<u>\$ 291,610</u>	<u>\$ 38,253</u>	<u>\$ -</u>	<u>\$ 329,863</u>

See notes to financial information

GULF ISLANDS MARINE RESCUE SOCIETY
Notes to Compiled Financial Information
Year Ended December 31, 2025

1. BASIS OF ACCOUNTING

The basis of accounting applied in the preparation of the statement of financial position of Gulf Islands Marine Rescue Society as at December 31, 2025, and the statements of revenues and expenditures and changes in net assets for the year then ended is on the historical cost basis and reflects cash transactions with the addition of:

- accounts receivable less an allowance for doubtful accounts
- capital assets recorded at historical cost and amortized on a declining balance method
- accounts payable and accrued liabilities

2. CAPITAL ASSETS

	Cost	Accumulated amortization	2025 Net book value	2024 Net book value
Equipment	\$ 132,597	\$ 66,502	\$ 66,095	\$ 23,954
Motor vehicles	24,119	13,253	10,866	141
Marine vessel	284,435	233,688	50,747	59,703
	\$ 441,151	\$ 313,443	\$ 127,708	\$ 83,798

3. CASH

	2025	2024
Unrestricted cash	\$ 38,853	\$ 26,145
Restricted cash - gaming	79,102	109,840
Restricted cash - internally restricted for major capital assets	80,980	69,532
Restricted cash - internally restricted for boat lift	-	25,000
Restricted cash - Salt Spring Island Foundation	-	10,000
	\$ 198,935	\$ 240,517

GULF ISLANDS MARINE RESCUE SOCIETY
Notes to Compiled Financial Information
Year Ended December 31, 2025

4. INTERNALLY RESTRICTED

	2025	2024
Internally restricted net assets, beginning of year	\$ 104,532	\$ 67,200
Donation and transfers allocated to internally restricted	25,566	35,000
Interest earned	3,156	2,332
Purchase of capital assets	(52,274)	-
	\$ 80,980	\$ 104,532

Internally restricted funds are comprised of fund restricted for purpose.

On December 14, 2023, the board passed a motion to transfer additional funds, \$5,000 to the internally restricted funds for major capital assets

On December 12, 2024, the board passed a motion to restrict \$35,000 for the boat lift project expected to be completed during the 2025 fiscal year.

On August 14, 2025 and December 14, 2025, the board passed motions to spend \$10,029 for a boat trailer.

On December 11, 2025, the board passed a motion to restrict \$25,566 for future capital assets.

The remaining funds available for purchase of major capital assets is \$80,980 (2024 - \$69,532).

5. EXTERNALLY RESTRICTED

	2025	2024
BC Gaming Community Grant	\$ 79,102	\$ 109,840

The BC Gaming Community Grant was received in late 2025 for 2026 operational expenses.

6. INVESTED IN CAPITAL ASSETS

The invested in capital assets is comprised of:

	2025	2024
Capital assets	\$ 127,709	\$ 83,799
Prepaid deposit for boat lift	-	10,000
	\$ 127,709	\$ 93,799

GULF ISLANDS MARINE RESCUE SOCIETY
Notes to Compiled Financial Information
Year Ended December 31, 2025

7. RENUMERATION

On November 28, 2016, the new British Columbia Societies Act came into force. Included in the new Act is a requirement to disclose the remuneration paid to all directors, the ten highest paid employees and all contractors who are paid at least \$75,000 annually.

During the year, the Society did not pay any remuneration in excess of \$75,000 to any one director, employee, or contractor.

Capital Regional District
Grant-In-Aid Application Form
FOR ELECTORAL AREAS ONLY:

Juan de Fuca

Salt Spring Island

Southern Gulf Islands

[Revised November 16, 2012]

CRD GRANT-IN-AID APPLICATION FORM

Grants-In-Aid are for the CRD Electoral Areas only: Juan de Fuca, Salt Spring Island, and Southern Gulf Islands

Application Submitted By

Name and Address of Applicant: Gulf Islands Seniors Residence Association (GISRA)
100-121 Atkins Road
Salt Spring Island, BC V8K 2X7

Contact(s): Janis Gauthier 250-653-0041 _____
(name) (phone) (fax)
jgconsulting@shaw.ca
Email address

Contact(s): Harry Barnes, GISRA Exec. Dir. 250-538-1995 _____
(name) (phone) (fax)
harryb@gisra.ca
Email address

Application Summary

Project or purpose for which you require assistance:

Complete subdivision for housing and clinic lots, refinement of design & budgets for federal Build Canada Homes application for the planned 50-unit affordable housing on Kings Lane.

Amount of grant requested \$ 5,000.00

To the best of my knowledge, all of the information that is provided in this application is true and correct. Furthermore, I hereby certify that this application for assistance is:

- **NOT** being made on behalf of an industrial, commercial, or business undertaking
- **NOT** available for the personal benefit of any individual, proprietor, member or shareholder



signature of authorized signatory

Executive Director
title)

Harry Barnes
print name)

Applicant Profile

1. Please describe the services / benefits that your organization provides to the community. Are these services / benefits available to the community from another organization or agency?

GISRA is a not-for-profit society with charitable status incorporated in 1998. In 2003 GISRA completed construction of 'Meadowbrook', a 38-unit supportive affordable housing facility which it has operated very successfully for 20 years providing affordable homes for over 200 people. The facility provides meals, housekeeping, activities and companionship for seniors in their homes, at an affordable rate that is not otherwise available on Salt Spring.

2. Describe the geographic area that receives services or benefits from your organization.

Most residents are from Salt Spring, although GISRA can serve seniors from any of the Southern Gulf Islands.

3. Is your organization voluntary and non-profit? ☐ NO ☒ YES

Please detail any remuneration paid, or funds otherwise made available to members, officers, etc. of your organization.

There is no remuneration or funds available to members, directors or officers.

Please indicate the number of members / volunteers in your organization and how long your organization has been in operation.

GISRA was incorporated as a Society in 1998. There are approximately 30 members (including Board), volunteers and entertainers.

Project / Proposal Profile

1. Assistance is being requested for:

capital project and / or equipment

special event

other purpose (complete subdivision, update design & feasibility for funding appl.)

2. Please describe the proposal for which you are requesting assistance. Attach additional information if required.

GISRA has successfully rezoned their site at 154-164 Kings Lane to allow residents of all ages in a 50-unit affordable rental housing building, and to permit a subdivision to create a separate lot for the existing health clinic. The proposed use of these funds is for technical and financial assistance for the following:

1) Complete the subdivision by complying with the conditions established by the Ministry of Transportation and Transit, and registering the final subdivision plan.

2) Updated design and financial feasibility in preparation for a capital funding application under the new federal Build Canada Homes program.

3. Please describe how this proposal will benefit the community.

This project will help meet two of the community's most critical needs: affordable housing and the shortage of doctors and other medical professionals. Salt Spring is experiencing a serious affordable housing crisis, with a clear and very strong need for more affordable rental housing. The recently completed rezoning now allows for residents of all ages, instead of exclusively seniors.

Salt Spring also has a severe shortage of primary health care providers, with up to half of the community unattached to a family doctor. A key element of this being the difficulty family doctors face in securing a long-term facility for their practices. The recently completed rezoning now allows for expansion of the clinic.

Separate housing and clinic lots will simplify and facilitate the development of these two initiatives, by allowing them to proceed on separate timelines if necessary and with separate funding sources.

Funding and Financial Information

1. Attach supporting financial information, i.e., budget / financial report. Ensure the following information is clearly itemized;
 - project budget,
 - grants / funding from other sources,
 - funding contributed by applicant through fund raising activities or other sources of revenue and,
 - financial statement that itemizes total expenses for the fiscal year, including any monies and/or benefits paid to members or officers.

2. Have you applied for a grant / funding from another source(s) ? ☐ NO ☒ YES

If yes, complete the following chart. **If no**, please explain _____

Please note, this is for the next stage of work, not the full capital budget.

Name of Grant or Funding Agency	\$ Amount Applied For	Status of Grant Application		
		Approved Y)	Denied Y)	Pending Y)
CRD PDF 2026 EOI	\$ 50,000.00	☐	☐	☒
Community Works Funding	\$ 28,600.00	☒	☐	☐
		☐	☐	☐
		☐	☐	☐

3. Have you received assistance (grant in aid / waiving of fees, etc.), from the CRD in previous years?

☐ NO ☒ YES..... **If yes**, please complete the following chart.

Year	\$ Amount	Purpose for which assistance was used
2025	\$ 5,000.00	rezoning, housing agreement, financial feasibility

4. Does your organization:

Offer direct financial assistance to individuals or families? ☐ Yes ☒ No

Provide services that fall within the mandate of either
a senior government or a local service agency? ☐ Yes ☒ No

Provide an opportunity for individuals to make direct
Contributions to the project (e.g., fundraising for the project)? ☒ Yes ☐ No

Or, is your organization:

part of a Provincial or National fund raising campaign? ☐ Yes ☒ No

The information provided in Section 4 is for data collection purposes.

Followup:

Please refer to Page 6 of the ***Grant-In-Aid - Application Completion Guide*** regarding the following:

1. Acknowledgement

2. Reporting

GISRA Kings Lane CRD PDF EOI 2026 draft1

Updated: 17-Aug-2026

Printed: 18-Aug-2026

Budget to DP approval, subdivision registration, advance designs & prep for sewer installation.

PROPOSED BUDGET - CRD PDF & GIA - August 2026	
Business Plan/Feasibility Study	5,000
Subdivision Application Fees	1,500
Community Sewer Connection Fees	4,600
Architect Contract	23,000
Landscape, Mechanical Electrical	21,000
Civil Engineer	18,000
Development Consultant Fees	15,000
Surveyor	4,500
Cost Consultant	10,000
Environmental Consultant	5,000
Society Legal Fees	5,000
TOTAL COST	112,600
Source of Funds	
CRD RHP PDF (proposed)	50,000
CRD Grant-in-Aid (proposed)	5,000
Community Works Funding (committed)	28,600
GISRA funds (committed)	29,000
TOTAL COST	112,600

GULF ISLANDS SENIORS RESIDENCE ASSOCIATION

Financial Statements

Year Ended December 31, 2025

DRAFT FOR DISCUSSION PURPOSES ONLY

GULF ISLANDS SENIORS RESIDENCE ASSOCIATION
Index to Financial Statements
Year Ended December 31, 2025

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INDEPENDENT PRACTITIONER'S REVIEW ENGAGEMENT REPORT

To the Members of Gulf Islands Seniors Residence Association

We have reviewed the accompanying financial statements of Gulf Islands Seniors Residence Association (the organization) that comprise the statement of financial position as at December 31, 2025, and the statements of revenues and expenditures, changes in fund balances and cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian accounting standards for not-for-profit organizations (ASNPO), and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Practitioner's Responsibility

Our responsibility is to express a conclusion on the accompanying financial statements based on our review. We conducted our review in accordance with Canadian generally accepted standards for review engagements, which require us to comply with relevant ethical requirements.

A review of financial statements in accordance with Canadian generally accepted standards for review engagements is a limited assurance engagement. The practitioner performs procedures, primarily consisting of making inquiries of management and others within the entity, as appropriate, and applying analytical procedures, and evaluates the evidence obtained.

The procedures performed in a review are substantially less in extent than, and vary in nature from, those performed in an audit conducted in accordance with Canadian generally accepted auditing standards. Accordingly, we do not express an audit opinion on these financial statements.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the financial statements do not present fairly, in all material respects, the financial position of Gulf Islands Seniors Residence Association as at December 31, 2025, and the results of its operations and its cash flows for the year then ended in accordance with ASNPO.

Salt Spring Island, British Columbia
June 1, 2026

MCLEAN, LIZOTTE, WHEADON AND COMPANY
Chartered Professional Accountants

GULF ISLANDS SENIORS RESIDENCE ASSOCIATION

Statement of Financial Position

December 31, 2025

	2025	2024
ASSETS		
CURRENT		
Cash and cash equivalents	\$ 603,138	\$ 611,540
Accounts receivable	23,994	18,829
Prepaid expenses	56,309	24,412
	<u>683,441</u>	<u>654,781</u>
INVESTMENTS (Note 3)	37,735	36,031
TANGIBLE CAPITAL ASSETS (Note 4)	<u>7,726,050</u>	<u>7,428,836</u>
	<u>\$ 8,447,226</u>	<u>\$ 8,119,648</u>
LIABILITIES AND FUND BALANCES		
CURRENT		
Accounts payable and accrued liabilities	\$ 131,137	\$ 62,524
Due to government agencies	33,728	30,291
Wages payable	39,840	39,365
Refundable deposits	95,794	97,049
Current portion of long term debt (Note 5)	129,682	120,986
Deferred revenue (Note 6)	-	32,000
	<u>430,181</u>	<u>382,215</u>
MORTGAGE PAYABLE (Note 5)	<u>3,940,004</u>	<u>4,084,463</u>
	<u>4,370,185</u>	<u>4,466,678</u>
FUND BALANCES		
Operating Fund	626,721	536,018
Internally Restricted Fund	433,615	397,462
Invested in Tangible Capital Assets Fund	<u>3,016,705</u>	<u>2,719,490</u>
	<u>4,077,041</u>	<u>3,652,970</u>
	<u>\$ 8,447,226</u>	<u>\$ 8,119,648</u>

ON BEHALF OF THE BOARD

Director

Director

See notes to financial statements

GULF ISLANDS SENIORS RESIDENCE ASSOCIATION
Statement of Revenues and Expenditures
Year Ended December 31, 2025

	2025	2024
REVENUES		
Rents	\$ 1,954,558	\$ 1,833,593
Grants and rebates	35,373	21,297
Donations	28,014	24,253
Meals and sundry	16,579	18,265
Fee for service	12,967	19,777
Membership fees	300	260
	<u>2,047,791</u>	<u>1,917,445</u>
EXPENSES		
Advertising	652	151
Automotive	4,275	3,904
Bank charges	2,126	1,793
Board costs	647	931
CFO costs	36,171	44,092
Housekeeping	5,608	6,330
Insurance	43,558	45,331
Interest on mortgage payable	62,750	57,923
Licenses and dues	1,990	948
Medical alert and fire monitoring	17,281	17,313
Office and miscellaneous	7,344	10,492
Professional fees	13,349	5,457
Property taxes	13,710	10,252
Repairs and maintenance	62,690	66,308
Resident activities	4,352	4,539
Supplies - food	155,669	141,333
Telephone	10,819	10,308
Utilities and property services	127,554	135,996
Wages, costs and benefits	929,509	879,998
	<u>1,500,054</u>	<u>1,443,399</u>
EXCESS OF REVENUES OVER EXPENSES FROM OPERATIONS	<u>547,737</u>	<u>474,046</u>
OTHER EXPENSES (INCOME)		
Investment income (loss)	(17,678)	(15,373)
Investment and finance fees	1,208	420
Amortization	140,136	137,723
	<u>123,666</u>	<u>122,770</u>
EXCESS OF REVENUES OVER EXPENSES FOR THE YEAR	<u>\$ 424,071</u>	<u>\$ 351,276</u>

GULF ISLANDS SENIORS RESIDENCE ASSOCIATION
Statement of Changes in Fund Balances
Year Ended December 31, 2025

	Operating Fund	Internally Restricted Fund	Invested in Tangible Capital Assets Fund	2025	2024
FUND BALANCES - BEGINNING OF YEAR	\$ 536,018	\$ 397,462	\$ 2,719,490	\$ 3,652,970	\$ 3,301,694
EXCESS OF REVENUES OVER EXPENSES	464,695	99,512	(140,136)	424,071	351,276
PURCHASE OF TANGIBLE CAPITAL ASSETS	(2,243)	(435,108)	437,351	-	-
INTERFUND TRANSFERS	(371,749)	371,749	-	-	-
FUND BALANCES - END OF YEAR	\$ 626,721	\$ 433,615	\$ 3,016,705	\$ 4,077,041	\$ 3,652,970

See notes to financial statements

GULF ISLANDS SENIORS RESIDENCE ASSOCIATION**Statement of Cash Flows****Year Ended December 31, 2025**

	2025	2024
OPERATING ACTIVITIES		
Cash receipts from customers	\$ 2,009,372	\$ 1,987,800
Cash paid to suppliers and employees	(1,399,533)	(1,412,478)
Investment income received	17,678	14,953
Interest paid	(61,102)	(57,923)
Cash flow from operating activities	566,415	532,352
INVESTING ACTIVITIES		
Purchase of tangible capital assets	(437,351)	(202,119)
Redemption (Purchase) of investments	(1,704)	28,848
Cash flow used by investing activities	(439,055)	(173,271)
FINANCING ACTIVITY		
Repayment of long term financing	(135,762)	(131,815)
INCREASE (DECREASE) IN CASH FLOW	(8,402)	227,266
Cash - beginning of year	611,540	384,274
CASH - END OF YEAR	\$ 603,138	\$ 611,540

See notes to financial statements

GULF ISLANDS SENIORS RESIDENCE ASSOCIATION

Notes to Financial Statements

Year Ended December 31, 2025

1. PURPOSE OF THE ORGANIZATION

Gulf Islands Seniors Residences Association (the "Society") is a not-for-profit organization incorporated provincially under the Society Act of British Columbia. As a registered charity the organization is exempt from the payment of income tax under Section 149(1) of the Income Tax Act.

The purpose of the Gulf Islands Seniors Residence Association is to provide and manage one or more non-profit residential facilities on Salt Spring Island for persons sixty-five years of age and over.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of presentation

The financial statements were prepared in accordance with Canadian accounting standards for not-for-profit organizations (ASNFPO).

Fund accounting

Gulf Islands Seniors Residence Association follows the fund accounting method of accounting for contributions.

The Operating Fund accounts for the Society's program delivery and administrative activities. This fund reports unrestricted resources and restricted operating grants and unrestricted donations at the discretion of the Board of Directors.

The Internally Restricted Fund comprises of investment in the Vacancy Reserve Fund ("VRF"), a new fund to cover unexpected vacancies, Victoria Foundation Fund ("VFF"), a Maintenance Fund ("MF") to maintain facilities, Kings Lane Fund ("KLF"), previously Meadowlane, comprised of funds designated for the purpose of a new facility.

The Tangible Capital Assets Fund reflects amounts invested in tangible capital assets, including the Meadowlane Project.

Cash and cash equivalents

Cash includes cash and cash equivalents. Cash equivalents are investments in term deposits and are valued at cost plus accrued interest. The carrying amounts approximate fair value because they have maturities at the date of purchase of less than ninety days.

(continues)

GULF ISLANDS SENIORS RESIDENCE ASSOCIATION

Notes to Financial Statements

Year Ended December 31, 2025

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES *(continued)*

Tangible capital assets

Tangible capital assets are stated at cost or deemed cost less accumulated amortization and are amortized over their estimated useful lives on a declining balance basis at the following rates:

Automotive	30%
Buildings	4%
Site improvements	4%
Furniture and Equipment	20%

Amortization is charged at one-half the above rates for acquisitions in the year.

The Society adopted a capitalization policy, whereby a \$1,000 threshold limit is applied for the capitalization of goods and services that have a useful life greater than a year, and that mortgage interest on asset development projects is capitalized.

Investments

Investments are comprised of publicly traded securities, bonds, and debentures, which are recorded at fair value based on the quoted market prices, as well as term deposits maturing beyond the current year. The investments are held and invested through the Victoria Foundation and the Island Savings Credit Union. Realized and unrealized market gains or losses, and interest income, are recognized in the statement of operations. Transaction costs, such as management fees, arising from these investments are expensed when incurred.

Investment in the Victoria Foundation comprised of a \$10,000 Endowment to be retained in perpetuity by the Victoria Foundation, and a \$100,000 retractable Endowment, which was retracted during the 2017 fiscal year. An additional contribution of \$5,000 was added to this fund during the fiscal year. The investment is pooled with the Common Trust Fund of the Foundation and invested in accordance with the Investment Policy of the Foundation, as approved by its Board of Directors.

The Society is entitled to a prorated portion of the annual returns of the Common Trust Fund less an annual administration fee.

Revenue recognition

The Society follows the fund accounting method of accounting for contributions.

All restricted contributions are recognized as revenue of the appropriate fund. All restricted contributions are recognized as revenue in the year in which the amount to be recorded can be reasonably estimated and collection is reasonably assured.

Unrestricted contributions are recognized as revenue of the operating Fund in the year received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured.

(continues)

GULF ISLANDS SENIORS RESIDENCE ASSOCIATION

Notes to Financial Statements

Year Ended December 31, 2025

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES *(continued)*

Use of estimates

When preparing financial statements according to ASNPO, the Association makes estimates and assumptions relating to:

- Reported amounts of revenue and expenses;
- Reported amounts of assets and liabilities; and
- Disclosure of contingent assets and liabilities.

Management's assumptions are based on a number of factors, including historical experience, current events and actions that the organization may undertake in the future, and other assumptions that we believe are reasonable under the circumstances. Actual results could differ from those estimates under different conditions and assumptions. Estimates were used when accounting for certain items, such as the useful lives of capital assets and impairment of long-lived assets.

Financial instruments

Financial assets and financial liabilities are initially recognized at fair value. The Society subsequently measures all its financial assets and financial liabilities at amortized cost, except for investments, which are measured at fair value. Changes in fair value are recognized in the statement of operations and changes in fund balances.

The Society's financial assets measured at fair value include its term investments and investments held by the Victoria Foundation.

3. INVESTMENTS

As of December 31, 2025, investments comprised of the following:

	<u>2025</u>	<u>2024</u>
Victoria Foundation Funds	\$ 37,722	\$ 36,019
Credit Union Shares	13	12
	<u>\$ 37,735</u>	<u>\$ 36,031</u>

GULF ISLANDS SENIORS RESIDENCE ASSOCIATION
Notes to Financial Statements
Year Ended December 31, 2025

4. TANGIBLE CAPITAL ASSETS

	Cost	Accumulated amortization	2025 Net book value	2024 Net book value
Land	\$ 1,425,676	\$ -	\$ 1,425,676	\$ 1,425,676
Automotive	14,820	14,820	-	271
Buildings	5,127,892	2,839,677	2,288,215	2,383,558
Site improvements	1,160,966	441,196	719,770	534,112
Furniture and equipment	413,398	336,544	76,854	93,544
Asset under development	3,215,535	-	3,215,535	2,991,675
	<u>\$ 11,358,287</u>	<u>\$ 3,632,237</u>	<u>\$ 7,726,050</u>	<u>\$ 7,428,836</u>

5. MORTGAGE PAYABLE

	2025	2024
First West Credit Union Mortgage, 4.77%, payable at \$5,251.32 monthly, principal and interest, due on October 1, 2026 ("Mortgage #1")	\$ 775,691	\$ 798,738
First West Credit Union Mortgage, 4.77%, payable at \$21,497.56 monthly, principal and interest, due on October 1, 2026 ("Mortgage #3")	3,293,995	3,406,711
	4,069,686	4,205,449
Amounts payable within one year	(129,682)	(120,986)
	<u>\$ 3,940,004</u>	<u>\$ 4,084,463</u>

The mortgages are secured by way of a charge on the real estate assets of the Society, and an assignment of rents.

In October 2025, the Society renewed both mortgages for a twelve month term at 4.77%.

Principal repayment terms are approximately:

2026	\$ 129,682
2027	136,005
2028	142,124
2029	149,565
2030	156,858
Thereafter	3,355,452
	<u>\$ 4,069,686</u>

(continues)

GULF ISLANDS SENIORS RESIDENCE ASSOCIATION

Notes to Financial Statements

Year Ended December 31, 2025

5. MORTGAGE PAYABLE (*continued*)

An estimated interest rate of 4.77% was used to calculate the future principal repayment effective November 2025.

6. DEFERRED REVENUE

On July 1, 2022 GISRA entered a lease agreement with the British Columbia Housing Management Commission ("BC Housing") to lease a portion of land from its Kings Lane Property for the purposes of temporary housing. The 2024 deferred revenue amount of \$32,000 reflects a prepayment of four months related to this lease. This lease ended October 31, 2025, therefore a nil balance at December 31, 2025.

7. FINANCIAL INSTRUMENTS

The organization is exposed to various risks through its financial instruments and has a comprehensive risk management framework to monitor, evaluate and manage these risks. The following analysis provides information about the organization's risk exposure and concentration as of December 31, 2025.

(a) Credit risk

Credit risk arises from the potential that a counter party will fail to perform its obligations. The organization is exposed to credit risk from customers. In order to reduce its credit risk, the organization reviews a new customer's credit history before extending credit and conducts regular reviews of its existing customers' credit performance. An allowance for doubtful accounts is established based upon factors surrounding the credit risk of specific accounts, historical trends and other information. The organization has a significant number of customers which minimizes concentration of credit risk.

(c) Interest rate risk

Interest rate risk is the risk that the value of a financial instrument might be adversely affected by a change in the interest rates. In seeking to minimize the risks from interest rate fluctuations, the organization manages exposure through its normal operating and financing activities. The organization is exposed to interest rate risk primarily through its interest income on term deposits.

(d) Liquidity risk

Liquidity risk is the risk that an entity will encounter difficulty in meeting obligations associated with financial liabilities. The organization is exposed to this risk mainly in respect of its receipt of funds from its customers and other related sources, and accounts payable.

(b) Investment risk

The maximum investment risk to the Society is presented by the fair value of the investments.

GULF ISLANDS SENIORS RESIDENCE ASSOCIATION
Notes to Financial Statements
Year Ended December 31, 2025

8. REMUNERATION

On November 28, 2016, the new British Columbia Societies Act came into force. Included in the new Act is a requirement to disclose the remuneration paid to all directors, the ten highest paid employees and all contractors who are paid at least \$75,000 annually.

During the year, the Society paid wages exceeding \$75,000 to one employee.

DRAFT FOR DISCUSSION PURPOSES ONLY

GULF ISLANDS SENIORS RESIDENCE ASSOCIATION
Schedule of Revenues and Expenses by Location
(Schedule 1)
Year Ended December 31, 2025

	GISRA	Meadowbrook	Kings Lane	2025	2024
REVENUES					
Rents	\$ -	\$ 1,768,230	\$ 186,328	\$ 1,954,558	\$ 1,833,593
Grant and rebates	-	25,491	9,882	35,373	21,297
Donations	3,504	24,510	-	28,014	24,253
Meals and sundry	-	16,579	-	16,579	18,265
Fee for services	-	92	12,875	12,967	19,777
Membership fees	300	-	-	300	260
	3,804	1,834,902	209,085	2,047,791	1,917,445
EXPENSES					
Advertising	300	352	-	652	151
Automotive	-	4,275	-	4,275	3,904
Bank charges	195	1,913	17	2,125	1,792
Board costs	647	-	-	647	931
CFO costs	24,755	7,418	3,998	36,171	44,091
Housekeeping	-	5,608	-	5,608	6,330
Insurance	1,333	29,910	12,315	43,558	45,331
Interest on mortgage payable	-	62,750	-	62,750	57,923
Licenses and dues	572	1,418	-	1,990	948
Medical alert and fire monitoring	-	17,281	-	17,281	17,313
Office and miscellaneous	4,680	1,965	700	7,345	10,494
Professional fees	12,881	468	-	13,349	5,457
Property taxes	-	-	13,710	13,710	10,252
Repairs and maintenance	-	62,283	407	62,690	66,308
Resident activities	-	4,352	-	4,352	4,539
Supplies - food	-	155,669	-	155,669	141,333
Telephone	-	10,819	-	10,819	10,308
Utilities and property services	-	124,378	3,176	127,554	135,996
Wages, costs and benefits	217,152	709,840	2,517	929,509	879,998
	262,515	1,200,699	36,840	1,500,054	1,443,399

(continues)

See notes to financial statements

GULF ISLANDS SENIORS RESIDENCE ASSOCIATION
Schedule of Revenues and Expenses by Location *(continued)*
(Schedule 1)

Year Ended December 31, 2025

	GISRA	Meadowbrook	Kings Lane	2025	2024
OTHER (INCOME) / EXPENSES					
Management fees income	(258,711)	(80,000)	-	(338,711)	(331,658)
Management fees expense	-	258,711	80,000	338,711	331,658
Amortization	-	134,835	5,301	140,136	137,723
Investment loss / (income)	-	(13,593)	(4,085)	(17,678)	(15,373)
Investment and finance fees	-	1,208	-	1,208	420
	3,804	1,501,860	118,056	1,623,720	1,566,169
EXCESS OF REVENUES OVER EXPENSES	\$ -	\$ 333,042	\$ 91,029	\$ 424,071	\$ 351,276

See notes to financial statements



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MacDonald Hagarty Architect Ltd.
1822 Comox ave. UNIT E
604 345 9733
Admin@MHAarchitects.ca

Capital Regional District
Grant-In-Aid Application Form
FOR ELECTORAL AREAS ONLY:

Juan de Fuca

Salt Spring Island

Southern Gulf Islands

[Revised November 16, 2012]

CRD GRANT-IN-AID APPLICATION FORM

Grants-In-Aid are for the CRD Electoral Areas only: Juan de Fuca, Salt Spring Island, and Southern Gulf Islands

Application Submitted By

Name and Address of Applicant: Groundworks Arts & Community c/o Raf Katigbak

185 Thomas Rd.

Salt Spring Island, BC, Canada - V8K 1R2

Contact(s): Rafael Katigbak 514 969 7235 _____
(name) (phone) (fax)
raf.katigbak@gmail.com
Email address

Contact(s): Maggie Grant 416 845 0105 _____
(name) (phone) (fax)
magsgrant@gmail.com
Email address

Application Summary

Project or purpose for which you require assistance:

Groundworks Community Arts & Shared Space Planning & Development Project

Amount of grant requested \$ 3250

To the best of my knowledge, all of the information that is provided in this application is true and correct. Furthermore, I hereby certify that this application for assistance is:

- **NOT** being made on behalf of an industrial, commercial, or business undertaking
- **NOT** available for the personal benefit of any individual, proprietor, member or shareholder



(signature of authorized signatory)

Founding Member / Signatory

(title)

Rafael Katigbak

(print name)

Applicant Profile

1. Please describe the services / benefits that your organization provides to the community. Are these services / benefits available to the community from another organization or agency?

Groundworks is a volunteer-led Salt Spring cultural initiative creating opportunities for community connection through art, music and shared cultural experiences. Since 2023, we have produced Groundwaves, a series of performances, workshops and cultural events, and in 2025 launched A Friendly Wave, a volunteer-run community listening space and radio initiative.

While individual services such as arts programming, workshops and event spaces exist on Salt Spring, we are not aware of another organization offering this particular combination of community-led cultural programming, shared space, learning and music/listening experiences. We aim to complement and collaborate with existing organizations rather than duplicate their work.

2. Describe the geographic area that receives services or benefits from your organization.

Our activities are based on Salt Spring Island and primarily serve island residents, artists, musicians and community members. Our programming also attracts participants from beyond the island, including workshop attendees from Victoria, Vancouver and as far as Seattle.

3. Is your organization voluntary and non-profit? ☐ NO ☒ YES

Please detail any remuneration paid, or funds otherwise made available to members, officers, etc. of your organization.

Groundworks is volunteer-led, with no remuneration currently paid to members or organizers. Project funds are held in a joint account with three members as signatories. Our community programming began with Groundwaves in 2023 and expanded with A Friendly Wave in 2025. We are currently formalizing this work through incorporation as a BC non-profit society.

More information and past programming: groundwaves.live | afriendlywave.com

Please indicate the number of members / volunteers in your organization and how long your organization has been in operation.

We currently have 17 volunteer members and have been in operation since 2023.

Project / Proposal Profile

1. Assistance is being requested for:

capital project and / or equipment

special event

other purpose (Community space planning and development project)

2. Please describe the proposal for which you are requesting assistance. Attach additional information if required.

Groundworks is undertaking a planning and development project for a flexible, affordable community arts and shared workspace on Salt Spring Island.

A suitable space has been identified and an agreement reached with the landlord, subject to final planning and feasibility.

Funding will support professional space planning and design consultation, accessibility and infrastructure assessment, community consultation and engagement, and project documentation and outreach, alongside substantial volunteer-led project coordination, research and operating-model development.

3. Please describe how this proposal will benefit the community.

The project will help shape an accessible, shared community space around identified local needs for places to create, learn, connect and gather.

Potential uses include arts and cultural programming, workshops and youth activities, talks, small performances, music and listening events, community meetings, shared creative workspace and other community-led activities.

Community consultation and planning will help ensure the space is inclusive, responsive to local needs, complements existing organizations, and provides opportunities for residents and community groups to initiate and participate in their own programming.

Funding and Financial Information

1. Attach supporting financial information, i.e., budget / financial report. Ensure the following information is clearly itemized;
 - project budget,
 - grants / funding from other sources,
 - funding contributed by applicant through fund raising activities or other sources of revenue and,
 - financial statement that itemizes total expenses for the fiscal year, including any monies and/or benefits paid to members or officers.

2. Have you applied for a grant / funding from another source(s)? ☒ NO ☐ YES

If yes, complete the following chart. **If no**, please explain This is the first grant application for this project. Additional funding and financing options are now being explored, including

Name of Grant or Funding Agency	\$ Amount Applied For	Status of Grant Application		
		Approved (Y)	Denied (Y)	Pending (Y)
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐

3. Have you received assistance (grant in aid / waiving of fees, etc.), from the CRD in previous years?

☒ NO ☐ YES..... **If yes**, please complete the following chart.

Year	\$ Amount	Purpose for which assistance was used

4. Does your organization:

Offer direct financial assistance to individuals or families? ☐ Yes ☒ No

Provide services that fall within the mandate of either
a senior government or a local service agency? ☐ Yes ☒ No

Provide an opportunity for individuals to make direct
Contributions to the project (e.g., fundraising for the project)? ☒ Yes ☐ No

Or, is your organization:

part of a Provincial or National fund raising campaign? ☐ Yes ☒ No

The information provided in Section 4 is for data collection purposes.

Followup:

Please refer to Page 6 of the ***Grant-In-Aid - Application Completion Guide*** regarding the following:

1. Acknowledgement

2. Reporting

Groundworks Community Space Planning & Development Project

Proposed Budget — CRD Grants-in-Aid Fall 2026

Project Expense	CRD Grant	Groundworks In-Kind	Total
Professional space planning & design consultation	\$1,250.00	\$0.00	\$1,250.00
Building, accessibility & infrastructure assessment	\$1,000.00	\$0.00	\$1,000.00
Community consultation & engagement	\$500.00	\$500.00	\$1,000.00
Communications, documentation & outreach	\$500.00	\$250.00	\$750.00
Volunteer project coordination, research & operating-model development	\$0.00	\$1,500.00	\$1,500.00
	\$0.00	\$0.00	\$0.00
TOTAL	\$3,250.00	\$2,250.00	\$5,500.00

Funding Summary	Amount
CRD Grant-in-Aid requested	\$3,250.00
Groundworks volunteer / in-kind contribution	\$2,250.00
Total project value	\$5,500.00

Notes

Groundworks is volunteer-led. In-kind contributions represent volunteer time devoted to project coordination, research, operating-model development, community consultation, communications and outreach. The CRD request is directed to discrete professional planning, accessibility/infrastructure assessment, community engagement and documentation costs for the identified community

Groundworks / A Friendly Wave — 2026 Financial Statement

Prepared for CRD Grants-in-Aid application | Year-to-date information available as of August 21, 2026

2026 Activity	Revenue	Expenses	Net
A Friendly Wave Summer Session — July 3, 2026	\$2,096.44	\$2,223.02	(\$126.58)
Total documented 2026 event activity	\$2,096.44	\$2,223.02	(\$126.58)

Current Financial Position	Amount
Current treasury / bank balance (Aug. 21, 2026)	\$856.21
Remuneration paid to members, officers or organizers	\$0.00

Accounting Notes

Groundworks / A Friendly Wave is volunteer-led. Certain project expenses were initially paid personally by volunteer members and later reimbursed from organizational funds. These reimbursements settle documented project expenses and are not remuneration or financial benefit to members. No remuneration has been paid to members, officers or organizers.

The July 3 Summer Session actuals record \$2,096.44 in event revenue and \$2,223.02 in event costs. Tips collected for event workers/volunteers were treated as pass-through funds and excluded from organizational revenue. The current bank balance above is supplied as the present treasury balance and is not derived from the event net result.

This statement summarizes the 2026 financial records currently available for the organization. It is intended as concise supporting financial information for the CRD Grants-in-Aid application.

Funding Context

Other funding applications for this proposal

This is the first grant application for this planning and development project. Groundworks has focused first on community consultation, establishing the project scope, and reaching an agreement with the landlord for the proposed space before seeking outside funding. Additional funding and financing options are now being explored, including a planned approach to Transition Salt Spring regarding a low-interest local microloan to support implementation costs.

Funding approach

The CRD Grant-in-Aid request is intended for the defined planning and development phase. Any loan financing would be considered separately for subsequent start-up or implementation costs, helping ensure grant funds are directed to discrete community-benefit planning and development work rather than ongoing operations.

Capital Regional District
Grant-In-Aid Application Form
FOR ELECTORAL AREAS ONLY:

Juan de Fuca

Salt Spring Island

Southern Gulf Islands

[Revised November 16, 2012]

CRD GRANT-IN-AID APPLICATION FORM

Grants-In-Aid are for the CRD Electoral Areas only: Juan de Fuca, Salt Spring Island, and Southern Gulf Islands

Application Submitted By

Name and Address of Applicant: Islanders Working Against Violence (IWAV)
20 - 132 Corbett Rd, Salt Spring Island, BC
V8K 1Z8

Contact(s): Alicia Herbert 250 538 7980 n/a
(name) (phone) (fax)
executivedirector@iwav.org
Email address

Contact(s): Anne-Marie Sutton 250 537 9145 n/a
(name) (phone) (fax)
financemanager@iwav.org
Email address

Application Summary

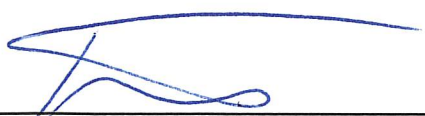
Project or purpose for which you require assistance:

to determine the feasibility of using groundwater for affordable housing development at 210 Norton Rd. This Grant in Aid will be used to complete hydrology, including retesting wells that were previously drilled on the property.

Amount of grant requested \$ 5000

To the best of my knowledge, all of the information that is provided in this application is true and correct. Furthermore, I hereby certify that this application for assistance is:

- **NOT** being made on behalf of an industrial, commercial, or business undertaking
- **NOT** available for the personal benefit of any individual, proprietor, member or shareholder


(signature of authorized signatory)

Executive Director
(title)

Alicia Herbert
(print name)

Applicant Profile

1. Please describe the services / benefits that your organization provides to the community. Are these services / benefits available to the community from another organization or agency?

IWAV is the only organization in the Southern Gulf Islands specialized in providing programs and services for people who have experienced violence and abuse. These services include a 24 hour crisis line, Transitional Housing and supports for survivors of violence including sexual violence.

IWAV is a developer and operator of 74 units of affordable housing in recognition that insecure housing is one root cause of violence. Safe, affordable, well managed housing provides safety for residents and the wider community. Over 90 Salt Spring Island residents, including seniors, those with disabilities, small families and working people live at IWAV's Croftonbrook Housing.

2. Describe the geographic area that receives services or benefits from your organization.

IWAV primarily serves the Salt Spring Island community. However, we work in cooperation with sister organizations on Southern Vancouver Island and the Southern Gulf Islands to offer programs and services for those affected by violence. Sometimes it is not safe for survivors to stay in their own town.

3. Is your organization voluntary and non-profit? ☐ NO ☒ YES

Please detail any remuneration paid, or funds otherwise made available to members, officers, etc. of your organization.

IWAV is a BC registered non-profit society.
Our Board of Directors members volunteer their time without remuneration.

Our bylaws specify that our Board of Directors members are also our only organizational members.

IWAV currently has approximately 35 unionized employees and 10 volunteers.

Please indicate the number of members / volunteers in your organization and how long your organization has been in operation.

IWAV currently has approximately 35 unionized employees, 9 Board Members and 10 volunteers.

IWAV has been in operation since 1992.

Project / Proposal Profile

1. Assistance is being requested for:

capital project and / or equipment

special event

other purpose (A capital project.)

2. Please describe the proposal for which you are requesting assistance. Attach additional information if required.

This CRD Grant-in-Aid will provide much needed funds for pre-development at IWAV's new site at 210 Norton Rd. This Grant in Aid will be used to complete hydrogeology and pump testing for potable water confirmation for water license application. Decommissioning a redundant well with salt water intrusion will also be completed.

While this Grant-in Aid has been incorporated into a pre-development funding application through the CRD Rural Housing program, the purpose and project stated here can also proceed independently if that application proves unsuccessful. If that application is unsuccessful, IWAV will embark on additional fund development to make up any shortfall.

3. Please describe how this proposal will benefit the community.

This proposal is part of IWAV's project to develop affordable housing at 210 Norton Road. It is widely known on Salt Spring Island that affordable housing is a top community priority. This is outlined in the Salt Spring Island Foundation 2022 Vital Signs report noted that 45% of renters and 20% of homeowners spent more than 30% of their income on housing as opposed to 37.8% and 19.3% provincially.

IWAV is an experienced and successful housing developer, as evidenced by its completion of 54 units of affordable housing at Croftonbrook on Salt Spring Island in 2022. The 210 Norton Rd property is already zoned for 26 units of affordable housing, and IWAV owns the property outright. We are ready to take the next step, which includes confirmation of water.

IWAV is a medium sized organization with considerable resources. However, our funding contracts are required to maintain our existing services. All new housing development must be funded by a combination of grants, fundraising and donations. This Grant-in-Aid is important link to keep this project moving forward during a time of Provincial Funding restraint.

Funding and Financial Information

1. Attach supporting financial information, i.e., budget / financial report. Ensure the following information is clearly itemized;
 - project budget,
 - grants / funding from other sources,
 - funding contributed by applicant through fund raising activities or other sources of revenue and,
 - financial statement that itemizes total expenses for the fiscal year, including any monies and/or benefits paid to members or officers.

2. Have you applied for a grant / funding from another source(s)? ☐ NO ☒ YES

If yes, complete the following chart. **If no**, please explain _____

Name of Grant or Funding Agency	\$ Amount Applied For	Status of Grant Application		
		Approved (Y)	Denied (Y)	Pending (Y)
CRD Rural Housing Progra	\$ 93,000.00	☐	☐	☒
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐

3. Have you received assistance (grant in aid / waiving of fees, etc.), from the CRD in previous years?

☐ NO ☒ YES..... **If yes**, please complete the following chart.

Year	\$ Amount	Purpose for which assistance was used
2022	\$ 5,000.00	Solar Panels for Croftonbrook Affordable Housing
2020	\$ 3,000.00	Salt Spring Mental Health Initiative

4. Does your organization:

Offer direct financial assistance to individuals or families? ☐ Yes ☒ No

Provide services that fall within the mandate of either
a senior government or a local service agency? ☒ Yes ☐ No

Provide an opportunity for individuals to make direct
Contributions to the project (e.g., fundraising for the project)? ☒ Yes ☐ No

Or, is your organization:

part of a Provincial or National fund raising campaign? ☐ Yes ☒ No

The information provided in Section 4 is for data collection purposes.

Followup:

Please refer to Page 6 of the ***Grant-In-Aid - Application Completion Guide*** regarding the following:

1. Acknowledgement

2. Reporting

Islanders Working Against Violence

Budget to Actual - Fiscal YTD

for the period of 04/01/2025 to 03/31/2026

		Current Period (04/01/2025 to 03/31/2026)		
Account Number	Account Name	Actual	Budget	Variance \$
Income				
4100	Core Funding	\$1,094,483.11	\$1,095,152.00	-\$668.89
4101	Counsellor Support Plan Grant	\$5,000.18	\$5,000.00	\$0.18
4102	BCH Subsidy	\$717,841.76	\$714,432.00	\$3,409.76
4115	Grants	\$71,124.00	\$80,110.00	-\$8,986.00
4200	Thrift Shop Sales	\$332,910.62	\$341,773.00	-\$8,862.38
4210	Donations	\$35,826.33	\$75,000.00	-\$39,173.67
4299	Rental Income	\$797,480.36	\$772,474.00	\$25,006.36
4470	Fundraising Income	\$6,684.95	\$20,000.00	-\$13,315.05
4460	Other Income	\$929,169.61	\$95,174.00	\$833,995.61
Total Income		\$3,990,520.92	\$3,199,115.00	\$791,405.92
Expense				
5400	Wages & Salaries	\$1,044,350.99	\$1,006,170.00	\$38,180.99
5408	Administration Wages	\$219,230.82	\$262,043.88	-\$42,813.06
5410	Payroll Expenses	\$193,294.40	\$262,821.00	-\$69,526.60
5430	Employee Health Benefits	\$133,647.17	\$0.00	\$133,647.17
5441	Direct Supervision Wages	\$68,702.49	\$94,825.00	-\$26,122.51
5480	Expenses to be Recovered	-\$16,668.36	\$0.00	-\$16,668.36
5611	Legal	\$637.00	\$3,000.00	-\$2,363.00
5615	Advertising & Promotions	\$8,942.08	\$10,950.01	-\$2,007.93
5625	Computer exp (Software only)	\$6,813.35	\$3,549.62	\$3,263.73
5665	Dues & Memberships	\$1,701.96	\$2,669.96	-\$968.00
5669	Client Program - All expenses	\$21,899.61	\$25,540.01	-\$3,640.40
5680	Clinical Consultation	\$10,140.00	\$8,712.50	\$1,427.50
5685	Insurance	\$69,547.00	\$67,899.96	\$1,647.04
5695	Landscaping	\$3,187.71	\$6,000.01	-\$2,812.30
5696	Market Garden	\$120.97	\$1,500.00	-\$1,379.03
5700	Office Exp & Program Supplies	\$7,816.07	\$8,374.60	-\$558.53
5709	Rent	\$77,439.91	\$76,560.00	\$879.91
5726	Resource Materials	\$3,405.13	\$3,976.01	-\$570.88
5730	Store Supplies	\$1,537.78	\$1,800.00	-\$262.22
5740	Organizational Development	\$6,137.57	\$7,700.00	-\$1,562.43
5747	Mortgage - Cedars	\$20,054.32	\$21,876.01	-\$1,821.69
5750	Mortgage - Croftonbrook	\$829,455.84	\$829,456.00	-\$0.16
5752	Replacement Reserve CB	\$28,136.25	\$62,784.00	-\$34,647.75
5753	Replacement Reserve - Cedars	\$6,942.35	\$1,017.00	\$5,925.35
5758	Professional Fees (Contractors)	\$30,519.36	\$37,000.00	-\$6,480.64
5764	Repairs & Maintenance Labour	\$72,581.08	\$88,811.00	-\$16,229.92
5765	Repair & Maintenance	\$42,458.25	\$58,624.00	-\$16,165.75

		Current Period (04/01/2025 to 03/31/2026)		
Account Number	Account Name	Actual	Budget	Variance \$
5767	Equip/Furniture (Small Capital)	\$9,423.47	\$4,500.01	\$4,923.46
5770	Security	\$4,944.94	\$7,000.00	-\$2,055.06
5775	Staff Development	\$14,043.98	\$17,913.03	-\$3,869.05
5780	Telephone/Internet	\$29,292.97	\$32,515.00	-\$3,222.03
5785	Travel Client	\$2,334.32	\$2,200.00	\$134.32
5786	Travel Staff	\$2,465.23	\$4,587.50	-\$2,122.27
5790	Utilities & Services	\$212,283.42	\$209,922.00	\$2,361.42
5791	Volunteer Development	\$686.28	\$900.00	-\$213.72
5686	Interest Exp & Bank charges	\$3,042.88	\$3,837.00	-\$794.12
Total Expense		\$3,170,548.59	\$3,237,035.11	-\$66,486.52
Total		\$819,972.33	-\$37,920.11	\$857,892.44

2026 CRD Grant-in-Aid Application Budget

210 Norton Road water feasibility

Hydrology and pump test including decommissioning existing salt water well	15,000
Funded by	
CRD Grant in Aid	5,000
Other Fund Development	10,000

CRD Rural Housing Program

Pre-Development Funding Program Expression of Interest Form

Capital Regional District | June 2026

The Capital Regional District's Rural Housing Pre-development Funding Program (RHPDF) provides financial support for proponents of multi-unit affordable housing projects in the initial phases of creating an affordable housing project. Pre-development funding available for 2025 and 2026 is \$250,000 respectively, for a total PDF program valued at \$500,000 for Salt Spring Island, Mayne Island, the Penders, Saturna Island, and Galiano Island. Efforts will be made to distribute the funding equitably and with consideration of project feasibility and timelines.

Organizations are invited to submit Expressions of Interest (EOIs) for funding to assist with early development expenses. Eligible expenses are broadly interpreted to include expenditures such as the creation of a business plan, preliminary design concepts, site surveys, professional reports (hydrogeological, geotechnical, ecological inventories, etc.). Eligible expenses also include site preparation, servicing and other supporting infrastructure.

Important: Please review the [CRD Rural Housing Program Pre-development Funding Program Application Guide](#) and the [Financial Feasibility/Readiness Tool](#) to understand program requirements prior to submitting an expression of interest.

CRD will review expressions of interest and earmark funding for eligible projects based on the funding amounts requested and the funding available, with consideration of equitable distribution across the pilot area.

Project proponents who have submitted an EOI will be contacted and invited to submit full applications. Applications will allow groups to demonstrate a reasonable likelihood of project viability with a minimum Debt Service Coverage of 1.1.

Please send your Expression of Interest to ruralhousing@crd.bc.ca by August 31st, 2026.

CRD Rural Housing Program

Pre-Development Funding Program Expression of Interest Form

Capital Regional District | June 2026

PART 1: Applicant Profile

1. Applicant Name	Islanders Working Against Violence (IWAV)	
2. Email	jgconsulting@shaw.ca (Janis Gauthier)	
3. Phone number	2506530041	
4. Are you the authorized agent for this property?	Yes ☒	No ☐

PART 2: Project Information

1. Organization Name	Islanders Working Against Violence (IWAV)
2. Legal Entity Type	Charitable Non-Profit Society
3. Project Name	Norton Road (interim name)
4. Project Address	210 Norton Road, Salt Spring Island, BC
5. Property Identification Number (PID)	4443489

6. Project Description	
a. Number of Units	26
b. Affordability target	mixed
c. Developer	IWAV
d. Owner	IWAV
e. Operator	IWAV

7. Project Status		
a. Does your organization own the property?	Yes ☒	No ☐
b. Is the property zoned for the project?	Yes ☒	No ☐
c. Is there servicing confirmed for the proposed use?	Yes ☐	No ☒
d. Is there a housing agreement registered on title?	Yes ☒	No ☐
(Please attach and confirm attachment here)	Yes ☒	No ☐

CRD Rural Housing Program

Pre-Development Funding Program Expression of Interest Form

Capital Regional District | June 2026

e. What level of development planning and financial costing have you done?

(Max 3000 characters; approx 500 Words.)

Preliminary exploration of options only, including assessment of current regulatory and site servicing status and any changes that may be required. Very preliminary financial costing based on Phase 1 (house renovation) and Phase 2 (develop existing 26 units) only. Potential for a Phase 3 if up-zoned has not been costed.

f. What next steps are needed to advance the development? (Max 3000 characters; approx 500 Words.)

Stage 1- Winter 2027 - Community consultations underway to assess need and demand and neighbour concerns. Confirmation of water and sewer to inform whether a Phase 3 expansion and/or subdivision is possible. Update of costing to confirm preliminary feasibility.

Stage 2 - Spring/Summer 2027 - Exploration of zoning requirements to determine range of potential density increases and subdivision options. Preliminary site plan of preferred option(s). Updated feasibility to evaluate options and to support fundraising, and PDF and/or capital funding applications. Applications for sewer connection and water license.

g. Have you retained professional support, and if so in what areas?

(I.E. project management, engineering, architecture, financial)(Max 3000 characters; approx 500 Words.)

Development Consultant for preliminary concept planning has been engaged. Civil Engineer engaged for analysis required for application for inclusion in the Ganges Sewerage Area.

Surveyor, hydrogeologist and sewer system modeler to be engaged next to support site planning, water confirmations and license application, and sewer inclusion application. An Architect or Architectural Designer to be engaged for preliminary site planning and analysis.

Geotechnical Engineer, Environmental, Archaeological and/or Cost Consultants to be engaged in future planning stages as needed for regulatory and funding applications.

CRD Rural Housing Program

Pre-Development Funding Program Expression of Interest Form

Capital Regional District | June 2026

PART 3: Project Funding Proposal

In making your request, please describe how the funding will be used and what upcoming pre-development costs will be supported. (Max 6000 characters; approx 1000 Words.)

Please see attached budget and proposed work plan for further details.

Proposed Budget	Stage 1	Stage 2	TOTAL
Concept Development	21,500	8,000	29,500
Design Development	3,000	35,500	38,500
Financial Feasibility	2,000	3,000	5,000
Permitting & Regulatory	17,500	17,500	35,000
TOTAL BUDGET	53,500	52,000	105,500

Source of Funds			
CRD RHP PDF	44,000	49,000	93,000
CRD Grant-in-Aid	0	5,000	5,000
IWAV funds	5,000	5,000	10,000
TOTAL FUNDS	49,000	59,000	108,000

IWAV Norton Road CRD RHP PDF EOI

Budget and Proposed Work Plan

Updated: 14-Aug-2026

Printed: 14-Aug-2026

	Stage 1	Stage 2	TOTAL
Concept Development			
Development Consultant	4,000	0	4,000
Civil Engineer	2,500	0	2,500
Hydrogeologist & pump test	15,000	0	15,000
Well contractor	0	8,000	8,000
Total	21,500	8,000	29,500

Design Development			
Surveyor	0	3,000	3,000
Development Consultant	3,000	2,000	5,000
Architect	0	18,000	18,000
Civil Engineer	0	12,500	12,500
Total	3,000	35,500	38,500

Financial Feasibility			
Development Consultant	2,000	3,000	5,000
Total	2,000	3,000	5,000

Permitting and Regulatory Approvals			
Ganges Sewer Commission	5,000	2,500	7,500
GeoAdvice	7,500	0	7,500
CRD sewer connection application	0	2,500	2,500
Hydrogeologist (or Civil) water	0	7,500	7,500
Civil Engineer sewer	0	2,500	2,500
FLNROD	0	2,500	2,500
Development Consultant	5,000	0	5,000
Total	17,500	17,500	35,000

TOTAL BUDGET (net of GST)	44,000	64,000	108,000
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Source of Funds			
CRD RHP PDF (proposed)	44,000	49,000	93,000
CRD Grant-in-Aid (proposed)	0	5,000	5,000
IWAV funds	5,000	5,000	10,000
TOTAL FUNDS (net of GST)	49,000	59,000	108,000

Concept Development - Development Consultant to support community consultations & needs assessment, assist with development of site servicing plan and assist IWAV Housing Development Committee with preliminary planning. Civil engineering preliminary design and flow analysis for application for site inclusion in sewerage service area. Hydrogeology and pump testing for potable water confirmation for water license application. Decommissioning redundant well with salt water intrusion.

Design Development – Surveyor to update survey and provide subdivision advice. Development Consultant to explore rezoning and subdivision options and requirements and to oversee other consultant activities. Architect to perform preliminary site analysis and site & building design options. Civil engineer detailed design for sewer connection application.

Financial Feasibility – Development Consultant to prepare preliminary budgets & feasibility, prepare PDF applications, and refine budgets and feasibility as new information becomes available.

Permitting and Regulatory Approvals - Ganges Sewer Commission inclusion application fees & deposits. GeoAdvice sewer system capacity analysis. CRD sewer application fees and costs. Hydrogeologist and/or Civil Engineer reports for water license application. FLNROD water license application fees. Development Consultant to coordinate and oversee applications.

ISLANDERS WORKING AGAINST VIOLENCE SOCIETY
Financial Statements
Year Ended March 31, 2025

ISLANDERS WORKING AGAINST VIOLENCE SOCIETY
Index to Financial Statements
Year Ended March 31, 2025

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CHARTERED PROFESSIONAL ACCOUNTANTS

INDEPENDENT AUDITOR'S REPORT

To the Members of Islanders Working Against Violence Society

Report on the Financial Statements

Opinion

We have audited the financial statements of Islanders Working Against Violence Society (the "organization"), which comprise the statement of financial position as at March 31, 2025, and the statements of revenues and expenditures, changes in fund balances and cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the organization as at March 31, 2025, and the results of its operations and cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations (ASNPO).

Basis for Opinion

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the organization in accordance with ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with ASNPO, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the organization or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the organization's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

(continues)

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340 LOWER GANGES ROAD
SALT SPRING ISLAND, BC
V8K 2V3
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VICTORIA
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FAX: 250-475-2224

www.mlwaccounting.ca
email: cpa@mlwaccounting.ca

*denotes partnership of professional corporations

Independent Auditor's Report to the Members of Islanders Working Against Violence Society (*continued*)

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the organization's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the organization's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the organization to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Report on Other Legal and Regulatory Requirements

As required by the Societies Act of British Columbia, we report that, in our opinion, the accounting policies applied in preparing and presenting the financial statements in accordance with Canadian Accounting Standards for Not-for-profit Organizations have been applied on a basis consistent with that of the preceding year.

McLean, Lizotte, Wheadon and Company

MCLEAN, LIZOTTE, WHEADON AND COMPANY
Chartered Professional Accountants

Salt Spring Island, British Columbia
August 5, 2025



ISLANDERS WORKING AGAINST VIOLENCE SOCIETY
Statement of Financial Position
March 31, 2025

	2025	2024
ASSETS		
CURRENT		
Cash	\$ 227,253	\$ 242,017
Accounts receivable	17,437	4,754
Prepaid expenses	1,250	-
	<u>245,940</u>	246,771
TANGIBLE CAPITAL ASSETS (Note 4)	22,751,735	23,103,956
LONG TERM INVESTMENTS	<u>983,069</u>	1,005,791
	<u>\$ 23,980,744</u>	<u>\$ 24,356,518</u>
LIABILITIES AND FUND BALANCES		
CURRENT		
Accounts payable	\$ 100,378	\$ 116,738
Employee deductions payable	-	25,248
Provincial sales tax payable	987	-
Wages and benefits payable	80,591	72,798
Deposits received	33,461	37,286
Deferred income	137,524	135,041
Current portion of long-term debt	271,140	418,125
Deferred capital contributions	7,637,310	7,714,143
	<u>8,261,391</u>	8,519,379
LONG TERM DEBT (Note 7)	<u>14,338,158</u>	14,457,459
	22,599,549	22,976,838
FUND BALANCES	<u>1,381,195</u>	1,379,680
	<u>\$ 23,980,744</u>	<u>\$ 24,356,518</u>

ON BEHALF OF THE BOARD

Tasha Rissling
Natalie Gold

See notes to financial statements

ISLANDERS WORKING AGAINST VIOLENCE SOCIETY
Statement of Revenues and Expenditures
Year Ended March 31, 2025

	2025	2024
REVENUES		
Government fund	\$ 1,642,230	\$ 1,630,443
Tenant rent contributions	728,111	725,822
Deferred capital contribution	318,221	157,431
Sales	301,380	307,793
Donations, grants, fundraising and other	217,676	144,085
Interest	39,621	23,965
	<u>3,247,239</u>	<u>2,989,539</u>
EXPENSES		
Advertising and promotion	6,840	9,989
Amortization of tangible assets	452,497	462,704
Insurance	64,681	60,989
Interest and bank charges	3,501	3,919
Interest on long term debt	585,256	593,917
Office	20,058	14,223
Fundraising expense	9,756	8,151
Clinical consultations	9,527	7,615
Client support and programs	12,477	19,257
Food	14,530	17,790
Consulting	12,253	3,883
Replacement reserve expense	68,978	9,964
Professional fees	22,801	19,425
Rental	72,467	70,052
Repairs and maintenance	49,743	106,141
Wages and benefits	1,559,669	1,419,071
Supplies	1,904	2,409
Telephone	35,906	31,855
Training	32,041	42,559
Travel	4,185	6,308
Utilities	206,654	200,283
	<u>3,245,724</u>	<u>3,110,504</u>
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENSES	<u>\$ 1,515</u>	<u>\$ (120,965)</u>

ISLANDERS WORKING AGAINST VIOLENCE SOCIETY
Statement of Changes in Fund Balances
Year Ended March 31, 2025

	2024 Balance	Excess of revenues over expenses	Interfund transfers	2025 Balance
General funds	\$ 70,703	\$ 8,439	\$ (74,728)	\$ 4,414
Internally Restricted	273,196	45,566	428,173	746,935
Externally Restricted	181,135	81,785	(137,202)	125,718
Invested in capital assets	854,646	(134,275)	(216,243)	504,128
	<u>\$ 1,379,680</u>	<u>\$ 1,515</u>	<u>\$ -</u>	<u>\$ 1,381,195</u>
	2023 Balance	Excess of revenues over expenses	Interfund transfers	2024 Balance
General funds	\$ 135,934	\$ (65,231)	\$ -	\$ 70,703
Internally Restricted	490,762	88,032	(305,598)	273,196
Externally Restricted	224,177	161,506	(204,548)	181,135
Invested in capital assets	649,772	(305,272)	510,146	854,646
	<u>\$ 1,500,645</u>	<u>\$ (120,965)</u>	<u>\$ -</u>	<u>\$ 1,379,680</u>

ISLANDERS WORKING AGAINST VIOLENCE SOCIETY

Statement of Cash Flows

Year Ended March 31, 2025

	2025	2024
OPERATING ACTIVITIES		
Excess (deficiency) of revenues over expenses	\$ 1,515	\$ (120,965)
Item not affecting cash:		
Amortization of intangible assets	452,497	462,704
	<u>454,012</u>	<u>341,739</u>
Changes in non-cash working capital:		
Accounts receivable	(12,683)	195,767
Accounts payable	(16,357)	(168,029)
Deferred income	2,483	53,827
Prepaid expenses	(1,250)	2,261
Provincial sales tax payable (recoverable)	987	(1,033)
Wages and benefits payable	7,793	(24,603)
Employee deductions payable	(25,248)	25,248
Deposits received	(3,825)	(5,981)
Current portion of long-term debt	(146,985)	276,446
Deferred capital contributions and construction mortgage advances	(76,833)	(11,591,759)
	<u>(271,918)</u>	<u>(11,237,856)</u>
Cash flow from (used by) operating activities	<u>182,094</u>	<u>(10,896,117)</u>
INVESTING ACTIVITIES		
Purchase of tangible capital assets	(100,279)	(510,146)
Sale / (Purchase) of investments	22,616	(574,555)
Cash flow used by investing activities	<u>(77,663)</u>	<u>(1,084,701)</u>
FINANCING ACTIVITIES		
Construction holdback	-	(11,384)
Proceeds from long term financing	-	12,181,305
Repayment of long term debt	(119,195)	(560,187)
Cash flow from (used by) financing activities	<u>(119,195)</u>	<u>11,609,734</u>
DECREASE IN CASH FLOW	<u>(14,764)</u>	<u>(371,084)</u>
Cash - beginning of year	<u>242,017</u>	<u>613,101</u>
CASH - END OF YEAR	<u>\$ 227,253</u>	<u>\$ 242,017</u>

ISLANDERS WORKING AGAINST VIOLENCE SOCIETY

Notes to Financial Statements

Year Ended March 31, 2025

1. PURPOSE OF THE ORGANIZATION

Islanders Working Against Violence Society (the "organization") is a not-for-profit organization incorporated provincially under the Society Act of British Columbia. As a registered charity the organization is exempt from the payment of income tax under Section 149(1) of the Income Tax Act.

Its purposes are to operate transitional housing and provide ancillary services for women and their children, who are victims of violence and abuse, to operate an emergency crisis line and to work towards the prevention and elimination of poverty, violence and abuse in the Gulf Islands and to operate or provide affordable housing for households in financial need.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of presentation

The financial statements were prepared in accordance with Canadian accounting standards for not-for-profit organizations (ASNFPO).

Fund accounting

Islanders Working Against Violence Society follows the restricted fund accounting method of accounting for contributions.

The General Fund accounts for the Organization's general, unallocated program delivery and administrative activities and internally restricted resources.

The Transitions Thrift Store Fund accounts for the operating activities of the Transitions Thrift Store.

The Programs Fund accounts for the delivery and administration of the following programs: Transition House, Outreach Services, Stopping the Violence Counselling, PEACE and Sexual Assault Response Program.

The Croftonbrook Fund accounts for the operating activities of the Croftonbrook housing complex. This residential complex provides accommodation to low-income seniors.

The Croftonbrook Replacement Reserve fund is maintained in accordance with the British Columbia Housing Management Commission (BC Housing) guidelines for the purpose of replacing worn out capital assets. The reserve is replenished from operations annually by an amount determined by BC Housing, plus interest earned on the fund investments.

The Capital Asset Fund reports the assets, liabilities, revenues and expenses related to the Organization's tangible capital assets, except those tangible capital assets specifically allocated to the Croftonbrook and the Cedars Project Funds.

The Cedars Project Fund reports the assets, liabilities, and excess or deficiency of revenues over expenditures of "The Cedars" project. This project provides transitional accommodation for women leaving abusive situations.

(continues)

ISLANDERS WORKING AGAINST VIOLENCE SOCIETY
Notes to Financial Statements
Year Ended March 31, 2025

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (*continued*)

Cash and cash equivalents

Cash equivalents are comprised of highly liquid term deposits that are readily convertible to cash within the following twelve months and are not subject to restrictions that prevent their use for current purposes.

Tangible capital assets

Tangible capital assets are stated at cost. Contributed capital assets are recorded at fair market value at the date of contribution. Amortization expense is reported in the Capital Asset Fund, the Croftonbrook Fund, and The Cedars Project Fund. The assets are being amortized over their estimated useful lives or deemed cost less accumulated amortization and are amortized over their estimated useful lives on a declining balance basis at the following rates:

Buildings	4%
Computer equipment	30%
Fencing	10%
Furniture and Equipment	20%
Leasehold improvements	Term of lease

Amortization is charged at one-half the above rates for acquisitions in the year.

Investments

Investments are initially recorded at fair value at the date of acquisition. Unrealized gains or losses are recognized in the statement of operations. Transaction costs, such as commissions, arising from investments are expensed when incurred.

Revenue recognition

Islanders Working Against Violence Society follows the restricted fund accounting method of accounting for contributions.

Restricted and unrestricted contributions for general operations are recognized as revenue of the General Fund in the year received or receivable if the amount to be recorded can be reasonably estimated and collection is reasonably assured.

Restricted contributions related to program delivery are recognized as revenue of the Programs and Croftonbrook Funds in the year in which the related expenses are incurred.

All other restricted contributions are recognized as revenue of the appropriate restricted fund, unless a separate fund is not set up, in which case, the Society follows the deferral method of accounting.

The deferral method of accounting is used for restricted contributions for the construction of the new building.

Contributions of goods to the thrift store are not recognized in these financial statements. Revenue from the sale of these goods is recognized as revenue at the time of sale.

(*continues*)

ISLANDERS WORKING AGAINST VIOLENCE SOCIETY
Notes to Financial Statements
Year Ended March 31, 2025

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES *(continued)*

Measurement uncertainty

The preparation of financial statements in accordance with Canadian accounting standards for not-for-profit organizations requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, and the reported amounts of revenue and expenses. The main estimates include allowance for doubtful accounts, estimated useful lives of tangible capital assets, impairment of long-lived assets, accrued liabilities, and disclosure of contingencies.

Contribution of goods for resale

Contributions of goods to the thrift store are not recognized in these financials. Revenue from the sale of these goods is recognized at the time of sale. Inventory of contributed goods for resale is not recognized in these financials, as there is no cost incurred to acquire these goods.

Allocation of expenses

The Organization engages in various programs that meet their internal mandate. The costs of each program include the cost of personnel, premises and other expenses that are directly related to providing the program. In addition, the Organization incurs a number of general support expenses that are common to the administration of the Organization and each of its programs. It is the policy of the Organization to allocate administrative cost to the various programs based on either the program usage of administration or at the level required by the organization that provides the program funding to the Organization.

Employee future benefits

The Organization and its employees make contributions to the Municipal Pension Plan (the "Plan") and the employees accrue benefits under this Plan based on service. The organization's contributions to the Plan are expensed when incurred.

3. CASH AND CASH EQUIVALENTS

	2025	2024
Unrestricted cash	\$ 129,121	\$ 149,463
Restricted cash	98,132	92,554
	\$ 227,253	\$ 242,017

The Organization obtained a Line of Credit from Island Savings on November 25, 2019 at a rate of prime plus 0.50%. As of March 31, 2025, the balance outstanding was nil.

ISLANDERS WORKING AGAINST VIOLENCE SOCIETY
Notes to Financial Statements
Year Ended March 31, 2025

4. TANGIBLE CAPITAL ASSETS

	Cost	Accumulated amortization	2025 Net book value	2024 Net book value
Land	\$ 2,893,433	\$ -	\$ 2,893,433	\$ 2,902,633
Buildings	21,601,394	1,749,624	19,851,770	20,194,177
Furniture and equipment	97,412	91,039	6,373	3,771
Computer equipment	16,063	15,904	159	83
Leasehold improvements	20,325	20,325	-	3,292
	\$ 24,628,627	\$ 1,876,892	\$ 22,751,735	\$ 23,103,956

5. DEFERRED REVENUE

Deferred revenue reported in the Programs and Croftonbrook Funds consists of restricted funding received in the current period that is related to the subsequent period.

6. DEFERRED CAPITAL CONTRIBUTIONS AND CONSTRUCTION MORTGAGE ADVANCES

	2025	2024
Beginning balance	\$ 7,714,143	\$ 19,305,902
Contributions received during the year	241,387	746,977
Construction advances converted into mortgage	-	(12,181,305)
Amortization of deferred capital contributions	(318,220)	(157,431)
	\$ 7,637,310	\$ 7,714,143

Deferred capital contributions are a combination of restricted contributions received for the purposes of constructing the phase 2 and 3 of Croftonbrook from donors and advances from BC Housing.

The BC Housing advances included in the deferred capital contributions will be converted into one mortgage.

The remaining externally restricted donations included in the deferred capital contributions will be amortized annually at the same rate as the building, once construction is completed.

On April 3, 2023, the BC Housing advances were converted into a mortgage payable at a rate of 4.27%, maturing on April 1, 2033, monthly payment of \$55,647.59.

ISLANDERS WORKING AGAINST VIOLENCE SOCIETY
Notes to Financial Statements
Year Ended March 31, 2025

7. LONG TERM DEBT

	2025	2024
Coast Capital Savings, 4.27%, payable at \$55,647.59 monthly principal and interest, due April 1, 2033	\$ 11,878,755	\$ 12,039,958
MCAP Financial Corporation, 2.95%, payable at \$12,010.81 monthly principal and interest, due October 1, 2027	2,145,427	2,225,376
Scotia Mortgage Corporation, 4.193%, payable at \$1,823.12 monthly principal and interest, due October 1, 2032	272,582	282,695
BC Housing Management Commission, 0%, forgivable provided terms of agreement are fulfilled, payment of principal and interest are not required	205,000	205,000
MCAP Financial Corporation, 2.2%, payable at \$1,462.92 monthly principal and interest, due October 1, 2026	107,534	122,555
	14,609,298	14,875,584
Amounts payable within one year	(271,140)	(418,125)
	\$ 14,338,158	\$ 14,457,459

Principal repayment terms are approximately:

2026	\$ 271,140
2027	281,501
2028	291,803
2029	302,284
2030	313,912
Thereafter	13,148,658
	\$ 14,609,298

BC Housing Management Commission mortgage payable of \$205,000 is pursuant to an agreement effective June 28, 2012. Payments and interest are not required unless the land cease to be used for providing a minimum of eight (8) transitional housing to eligible occupants. Should the Society be in default under the terms of the mortgage, the BCHMC reserves the right to declare the principal sum due and payable immediately. Interest would be payable on the balance of the principal amount outstanding at the rate of two (2) percent per annum in excess of the Prime rate, in effect from time to time, compounded semi-annually until the principal amount has been paid in full.

The agreement also contains a forgiveness clause, one twentieth (1/20) is forgiven each year, commencing in the eleventh (11th) year as long as the conditions of the mortgage are satisfied.

8. COMMITMENTS

The Organization has committed to the rental of premises for the thrift store for a five year term commencing on December 1, 2021. The lease commitment per annum, including common costs for the remainder of the lease is approximately \$38,968 over the five year term.

ISLANDERS WORKING AGAINST VIOLENCE SOCIETY
Notes to Financial Statements
Year Ended March 31, 2025

9. CONTINGENT LIABILITY

Pursuant to an agreement effective June 2012, the Capital Regional District Regional Housing Trust Fund (CRD RHTF) advanced the Organization, in conjunction with the Salt Spring Island Abbeyfield Housing Society, a grant in the amount of \$165,000 towards the capital costs of The Cedars Project.

This grant is repayable to the CRD RHTF in the event The Cedars Project ceases to operate and/or the rental rates are in excess of the approved rental rate structure prescribed under this agreement. The repayment amount will be based on the grant not earned over the pro-rated term of this twenty (20) year agreement.

10. ECONOMIC DEPENDENCE

The Society receives a significant amount of funding from government sources and is dependent upon this funding to maintain operations at the current service levels. Revenues from government contracts represent 50% (2024 – 57%) of total revenues.

11. EMPLOYEE FUTURE BENEFITS

The Society and certain of its employees contribute to the Municipal Pension Plan. The plan is a multi-employer defined benefit plan. The British Columbia Pension Corporation administers the Plan, including the payment of pension benefits on behalf of employers and employees in accordance with the Public Sector Pension Plans Act and the Municipal Pension Plan Rules. The risks and rewards associated with the Plan's unfunded liability or surplus are shared between the employers and the Plan's members and may be reflected in their future contributions.

The most recent valuation for the Municipal Pension Plan as of December 31, 2021, indicated a \$3,761 million funding surplus for basic pension benefits on a going concern basis. The next valuation will be as at December 31, 2024, with results available later in 2025.

Employers participating in the Plan record their pension expense as the amount of the employer contributions made during the fiscal year.

The Society paid \$67,581 (2024 - \$72,518) for employer contributions and its employees paid \$63,303 (2024 - \$67,065) for the plan.

ISLANDERS WORKING AGAINST VIOLENCE SOCIETY

Notes to Financial Statements

Year Ended March 31, 2025

12. FINANCIAL INSTRUMENTS

The organization is exposed to various risks through its financial instruments and has a comprehensive risk management framework to monitor, evaluate and manage these risks. The following analysis provides information about the organization's risk exposure and concentration as of March 31, 2025.

(a) Credit risk

Credit risk arises from the potential that a counter party will fail to perform its obligations. The Society is exposed to credit risk with respect to term deposits, accounts receivable and grant receivable. The grant was received shortly after the fiscal year end. The Society assesses, on a continuous basis, accounts receivable on the basis of the amounts it is virtually certain to receive. The credit risk with respect to term deposits is insignificant since they are held by a reputable financial institution.

(c) Interest rate risk

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates.

The Organization is exposed to interest rate risk with respect to the following financial instruments:

- Cash and cash equivalents
- Interest bearing term deposits
- Long-term debt

Changes in interest rates can affect the cash flows related to interest income and expense.

(d) Liquidity risk

Liquidity risk is the risk that the Society will encounter difficulty in meeting its obligations associated with financial liabilities. The Society is exposed to this risk mainly in respect of its receipt of funds from government and non-government funders.

(b) Investment risk

The maximum investment risk to the Society is presented by the fair value of the investments.

13. CONTINGENCIES

As at March 31, 2025, there are legal claims in various stages of litigation for which management is unable to determine the outcome. No provision has been made in the financial statements for these claims.

14. REMUNERATION

On November 28, 2016, the new British Columbia Societies Act came into force. Included in the new Act is a requirement to disclose the remuneration paid to all directors, the ten highest paid employees and all contractors who are paid at least \$75,000 annually.

During the year, the Society paid remuneration in excess of \$75,000 to two employees.

The total compensation paid during this fiscal period to these employees was \$177,785 (2024 - \$340,598).

ISLANDERS WORKING AGAINST VIOLENCE SOCIETY
Notes to Financial Statements
Year Ended March 31, 2025

15. COMPARATIVE FIGURES

Some of the comparative figures have been reclassified to conform to the current year's presentation.

Capital Regional District
Grant-In-Aid Application Form
FOR ELECTORAL AREAS ONLY:

Juan de Fuca

Salt Spring Island

Southern Gulf Islands

[Revised November 16, 2012]

CRD GRANT-IN-AID APPLICATION FORM

Grants-In-Aid are for the CRD Electoral Areas only: Juan de Fuca, Salt Spring Island, and Southern Gulf Islands

Application Submitted By

Name and Address of Applicant: Lookout Foundation

544 Columbia St, New Westminster, BC, V3L 1B1

Contact(s): David Norget

(name)

250-221-7243

(phone)

n/a

(fax)

davidnorget@gmail.com

Email address

Contact(s): Megan Kriger

(name)

604-866-3487

(phone)

n/a

(fax)

Megan.Kruger@lookoutsociety.ca

Email address

Application Summary

Project or purpose for which you require assistance:

SSHAN Mental Wellness Initiative (MWI) to sustain and expand core programs—Goodwill Ambassadors, Reach Out Salt Spring, Mutual Support Circles, and interagency care coordination - serving residents, businesses, and organizations in Ganges and across Salt Spring Island. This grant will stabilize current services and demonstrate local government

Amount of grant requested \$ 10,000.00

To the best of my knowledge, all of the information that is provided in this application is true and correct. Furthermore, I hereby certify that this application for assistance is:

- **NOT** being made on behalf of an industrial, commercial, or business undertaking
- **NOT** available for the personal benefit of any individual, proprietor, member or shareholder


(signature of authorized signatory)

Director of Development, Lookout Found.
(title)

Megan Kriger
(print name)

Applicant Profile

1. Please describe the services / benefits that your organization provides to the community. Are these services / benefits available to the community from another organization or agency?

SSHAN strengthens community health and well-being on Salt Spring Island by connecting partners, sharing information, coordinating collaboration, and advocating for community needs, guided by the Community Health Network model (see SSHAN Terms of Reference). Individual organizations are often focused on responding to immediate needs and may have limited time or capacity to address broader community trends, gaps, and long-term strategies. SSHAN helps assess collective needs, foster cooperation, and support coordinated community responses, with particular attention to mental health, seniors, and youth. No organization on Salt Spring Island provides this same cross-sector health and well-being network function. Lookout Foundation is the charitable sponsor of both SSHAN and the SSHAN Mental Wellness Initiative, and provides administrative support and contract oversight for both.

2. Describe the geographic area that receives services or benefits from your organization.

Salt Spring Island, BC

3. Is your organization voluntary and non-profit? ☐ NO ☒ YES

Please detail any remuneration paid, or funds otherwise made available to members, officers, etc. of your organization.

The SSHAN Coordinator is currently contracted at 5 hours per week at \$40/hour through the end of August 2027. These hours are separate from hours allocated to the Mental Wellness Initiative.

Please indicate the number of members / volunteers in your organization and how long your organization has been in operation.

The Salt Spring Health Advancement Network (SSHAN) has 35 active and 15 associate members (50 total members). SSHAN has been in operation for 12 years.

The SSHAN MWI has approximately 65 members and has been active for 5-6 years.

Funds for SSHAN and the MWI are held by the Lookout Housing & Health Society.

Project / Proposal Profile

1. Assistance is being requested for:

capital project and / or equipment

special event

other purpose (Mental Wellness Initiative)

2. Please describe the proposal for which you are requesting assistance. Attach additional information if required.

Mental health remains a significant and ongoing community need on Salt Spring Island (see Mental Health Stats - Salt Spring Island). Demand for mental wellness supports is expected to remain high and may increase in the coming years. As recently as 2024, an estimated 50% of Salt Spring Island's population was not attached to a physician or nurse practitioner, underscoring the need for community-driven pathways to treatment and care. SSHAN is requesting support to sustain coordination and core Mental Wellness Initiative (MWI) programs, while also supporting growth in the number of Goodwill Ambassadors and Reach Out Salt Spring practitioners.

Funding will support the following programs and activities:

Goodwill Ambassador Program (eight volunteers now; goal 20)

Reach Out Salt Spring Programs (12 current practitioner volunteers; goal 20)

Mutual Support Circles for service providers

Interagency "Removing Barriers to Care" planning group

Navigation support and emergency supplies for vulnerable residents

The Goodwill Ambassador Program is already making a visible contribution in Ganges. RCMP representative Clive Seabrook described the Ambassadors as "worth their weight in gold," (ASK SS Welcoming RCMP Clive Seabrook July 11 '25) noting

3. Please describe how this proposal will benefit the community.

This proposal will benefit the community by reducing isolation, improving social connection, and increasing access to low-barrier wellness supports. Through the Goodwill Ambassador Program, the initiative has already generated more than 1,000 interactions with business owners, residents, and visitors in Ganges Village. Reach Out Salt Spring expands access to services for community members who would otherwise be unable to pay for care. The initiative also improves collaboration among service providers, reduces barriers to care, strengthens navigation and practical support for vulnerable residents, and increases the number of local organizations working together to improve mental wellness. Having demonstrated community and local-government support helps leverage other funding opportunities and investments in our community.

If funded, SSHAN will track ambassador numbers and estimated contacts or hours, Reach Out sessions delivered by type, Mutual Support Circle and interagency meetings held, and qualitative feedback on navigation support provided.

MWI projects aim to improve the lives of individuals, enhance mental wellness in the community, improve collaboration amongst those engaged on Salt Spring, while simultaneously building social connections amongst all community members

Funding and Financial Information

1. Attach supporting financial information, i.e., budget / financial report. Ensure the following information is clearly itemized;
 - ☒ project budget,
 - ☐ grants / funding from other sources,
 - ☐ funding contributed by applicant through fund raising activities or other sources of revenue and,
 - ☒ financial statement that itemizes total expenses for the fiscal year, including any monies and/or benefits paid to members or officers.

2. Have you applied for a grant / funding from another source(s)? ☒ NO ☐ YES

If yes, complete the following chart. If no, please explain The MWI will be making applications through 100 Men & Women Who Care \$10k, BC Gaming, SSIF other ave

Name of Grant or Funding Agency	\$ Amount Applied For	Status of Grant Application		
		Approved (Y)	Denied (Y)	Pending (Y)
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐

3. Have you received assistance (grant in aid / waiving of fees, etc.), from the CRD in previous years?
 - ☐ NO ☐ YES..... *If yes, please complete the following chart.*

Year	\$ Amount	Purpose for which assistance was used
2020	\$ 3,000.00	Mental Wellness Initiative
2022	\$ 5,000.00	Mental Wellness Initiative
2024	\$ 5,000.00	Mental Wellness Initiative

4. Does your organization:

Offer direct financial assistance to individuals or families?

☐ Yes ☒ No

Provide services that fall within the mandate of either
a senior government or a local service agency?

☐ Yes ☒ No

Provide an opportunity for individuals to make direct
Contributions to the project (e.g., fundraising for the project)?

☒ Yes ☐ No

Or, is your organization:

part of a Provincial or National fund raising campaign?

☐ Yes ☒ No

The information provided in Section 4 is for data collection purposes.

Followup:

Please refer to Page 6 of the *Grant-In-Aid - Application Completion Guide* regarding the following:

1. Acknowledgement

2. Reporting

Please remember to attach:

1. Project budget
2. Financial statement for your organization



Lookout Housing and Health Society
Financial Statements
For the Year Ended 31 March 2026



Tel: 604 688 5421
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vancouver@bdo.ca
www.bdo.ca

BDO Canada LLP
Unit 1100 - Royal Centre
1055 West Georgia Street
Vancouver BC V6E 3P3 Canada

Independent Auditor's Report

To the Board of Directors of Lookout Housing and Health Society

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of Lookout Housing and Health Society (the "Society"), which comprise the Statement of Financial Position as at March 31, 2026, and the Statements of Operations, Changes in Net Assets, and Cash Flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Society as at March 31, 2026, and its results of operations, changes in net assets, and cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

Basis for Opinion

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Society in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Canadian accounting standards for not-for-profit organizations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Society's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Society, or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Society's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally-accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

BDO Canada LLP, a Canadian limited liability partnership, is a member of BDO International Limited, a UK company limited by guarantee, and forms part of the International BDO network of independent member firms.



As part of an audit in accordance with Canadian generally-accepted auditing standards we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. But not for the purpose of expressing an opinion on the effectiveness of the Society's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Society's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However future events or conditions may cause the Society to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Report on Other Legal and Regulatory Requirements

As required by the Societies Act of British Columbia, we report that, in our opinion, the accounting principles in Canadian Accounting standards for not-for-profit organizations have been applied on a basis consistent with that one of the preceding year.

BDO Canada LLP

Chartered Professional Accountants

Vancouver, British Columbia
July 17, 2026

Statement of Financial Position

As at 31 March	Note	2026	2025
ASSETS			
Current Assets			
Cash and equivalents		\$ 41,503,658	\$ 39,927,819
Accounts receivable	(8.a)	4,338,095	5,278,038
Goods and services tax receivable	(8.b)	337,486	395,763
Prepaid amounts and deposits	(5)	568,675	518,004
Due from Lookout Foundation	(10)	4,815	-
		46,752,729	46,119,624
Investments	(4)	6,169,969	6,320,827
Capital Assets	(6)	154,933,129	132,919,824
		\$ 207,855,827	\$ 185,360,275
LIABILITIES			
Current Liabilities			
Accounts payable and accrued liabilities	(7)	\$ 17,979,190	\$ 20,749,384
Due to Lookout Foundation	(10)	-	153,939
Security deposits		539,303	420,106
Deferred contributions	(9)	28,576,799	26,350,602
Current portion of mortgages payable	(12)	15,119,721	1,459,873
		62,215,013	49,133,904
Replacement Reserves	(11)	2,810,461	2,557,236
Mortgages and Loan Payable	(12)	67,972,113	57,474,738
Forgivable Loans	(13)	23,659,688	24,148,427
Deferred Capital Contributions	(14)	31,220,571	32,341,267
		\$ 187,877,846	\$ 165,655,572
NET ASSETS			
Invested in capital assets		17,168,256	17,702,738
Internally restricted	(16)	2,461,403	2,400,703
Unrestricted		348,322	(398,738)
		19,977,981	19,704,703
		\$ 207,855,827	\$ 185,360,275



Director



Director

Statement of Operations

For the year ended 31 March	Note	2026	2025
Revenue			
British Columbia Housing Management Commission		\$ 59,411,893	\$ 49,850,855
Fraser Health Authority		13,616,307	12,531,855
Vancouver Coastal Health Authority		13,333,660	11,700,084
Rental income		8,293,623	7,156,583
Provincial government		3,591,914	2,876,505
Amortization of deferred capital contributions		2,572,746	1,458,305
Vancouver Island Health Authority		1,966,076	1,983,736
Client user fees		1,360,928	1,088,852
Not-for-profit grants/subcontracts		1,126,787	1,630,389
Investment income		848,202	1,043,952
Other revenue		697,871	528,127
Municipal governments		565,169	840,233
Amortization of forgivable loans		488,736	210,149
Federal government		411,119	1,254,098
Donations	(17)	152,389	283,324
		\$ 108,437,420	\$ 94,437,047
Expenses			
Salaries and benefits		\$ 74,915,371	\$ 64,678,210
Program delivery		5,985,735	5,290,772
Service contracts	(10)	5,339,775	5,127,250
Renovations, repairs and maintenance		4,718,888	4,313,019
Amortization of capital assets		4,630,240	2,890,056
Food		4,453,534	3,952,148
Office and general		2,773,576	2,333,042
Utilities		2,369,143	1,939,814
Interest on mortgages payable		1,193,426	1,198,894
Insurance		636,899	536,705
Professional fees		448,255	359,347
Transportation and travel		371,783	347,710
Property taxes		327,517	237,880
		108,164,142	93,204,847
Excess of revenues over expenses		\$ 273,278	\$ 1,232,200

Statement of Changes in Net Assets

	Invested in capital Assets	Internally restricted	Unrestricted	Total
Balance as of 01 April 2024	\$ 11,054,404	\$ 1,666,003	\$ 1,958,931	\$ 14,679,338
Excess (deficiency) of revenues over expenses	(29,086)	-	1,261,286	1,232,200
Amortization of Deferred Capital Contributions	1,458,305	-	(1,458,305)	-
Recognition of Forgivable Loans	210,149	-	(210,149)	-
Amortization of Capital Assets	(2,890,056)	-	2,890,056	-
Contribution of land	3,793,165	-	-	3,793,165
Acquisition of Capital Assets	29,029,616	-	(29,029,616)	-
Receipt of Forgivable Loan	(1,047,475)	-	1,047,475	-
Loan proceeds received	(19,605,359)	-	19,605,359	-
Loan repayments	1,422,338	-	(1,422,338)	-
Receipt of Deferred Capital Contributions	(5,693,263)	-	5,693,263	-
Interfund transfers	-	734,700	(734,700)	-
Balance as of 31 March 2025	\$ 17,702,738	\$ 2,400,703	\$ (398,738)	\$ 19,704,703
Balance as of 01 April 2025	\$ 17,702,738	\$ 2,400,703	\$ (398,738)	\$ 19,704,703
Excess (deficiency) of revenues over expenses	-	-	273,278	273,278
Amortization of Deferred Capital Contributions	2,572,746	-	(2,572,746)	-
Recognition of Forgivable Loans	488,736	-	(488,736)	-
Amortization of Capital Assets	(4,630,240)	-	4,630,240	-
Acquisition of Capital Assets	26,643,545	-	(26,643,545)	-
Receipt of Mortgages	(15,971,413)	-	15,971,413	-
Loan proceeds received	(9,646,030)	-	9,646,030	-
Loan repayments	1,460,224	-	(1,460,224)	-
Receipt of Deferred Capital Contributions	(1,452,050)	-	1,452,050	-
Interfund transfers	-	60,700	(60,700)	-
Balance as of 31 March 2026	\$ 17,168,256	\$ 2,461,403	\$ 348,322	\$ 19,977,981

Statement of Cash Flows

For the year ended 31 March

2026

2025

Operating Activities

Excess of revenue over expense	\$ 273,278	\$ 1,232,200
Adjustments for non-cash items:		
Amortization of deferred capital contributions	(2,572,746)	(1,458,305)
Recognition of forgivable loan payable	(488,736)	(210,149)
Amortization of capital assets	4,630,240	2,890,056
	\$ 1,842,036	\$ 2,453,802
Changes in non-cash working capital items		
Accounts receivable	\$ 939,943	\$ 1,822,159
Goods and services tax recoverable	58,277	49,103
Prepaid expenses and deposits	(50,671)	(161,690)
Accounts payable and accrued liabilities	(2,770,194)	4,858,196
Deferred contributions	2,226,197	8,868,166
Security deposits	119,197	61,885
Due from (to) Lookout Foundation	(158,753)	1,880,760
	\$ 2,206,032	\$ 19,832,381

Financing Activities

Receipts of Mortgage	\$ 15,971,413	\$ 2,292,117
Loan proceeds received	9,646,030	17,313,242
Repayment of mortgage payable	(1,460,224)	(1,422,338)
Receipt of forgivable loans	-	1,047,475
Replacement reserves funding	411,180	675,081
Expenditures of replacement reserves	(157,955)	(202,572)
Receipt of deferred capital contributions	1,452,050	5,693,263
Contribution of land	-	3,793,165
	\$ 25,862,494	\$ 29,189,433

Investing activities

Acquisitions of investments	\$ 150,858	\$ (297,829)
Acquisition of capital assets	(26,643,545)	(32,822,781)
	\$ (26,492,687)	\$ (33,120,610)

Net increase in cash

Cash and cash equivalents, beginning of the year	\$ 1,575,839	\$ 15,901,204
	39,927,819	24,026,615

Cash and cash equivalents, end of year	\$ 41,503,658	\$ 39,927,819
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Notes to the Financial Statements for the year ended 31 March 2026

1. Nature of operations

Lookout Housing and Health Society was incorporated on 19 July 1974 under the laws of the Societies Act (BC) as a not-for-profit organization originally under the name of Lookout Emergency Aid Society and is a registered charity under the Income Tax Act. The Society provides housing and a range of support services to adults with low or no income who have few, if any, housing or support options. The Society operates 164 programs located with 90 sites and includes 2,614 housing and shelter units.

2. Summary of Significant Accounting Policies

These financial statements are prepared in accordance with Canadian Accounting Standards for Not for Profit Organizations and reflect the following significant accounting policies:

a) Revenue Recognition

The Society follows the deferral method of accounting for contributions.

Revenue is recognized from various sources as outlined below:

- i) Restricted contributions are recognized as revenue in the year in which the related expenses are incurred.
- ii) Restricted contributions for the purchase of capital assets that will not be amortized, such as land, are recognized as direct increase in net assets.
- iii) Unrestricted contributions are recognized as revenue when received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured.
- iv) Capital contributions received for the acquisition of capital assets are deferred and amortized at the same rate as the amortization of the cost of the related capital asset.
- v) Investment income includes dividend and interest income recorded on the accrual basis, as well as realized investment gains and losses and unrealized gains and losses on financial instruments subsequently measured at fair value. Investment income is included in the statement of operations, or deferred depending on the nature of any external restrictions imposed on the investment income. Restricted investment income, including amounts related to replacement reserves, is recognized as revenue in the year in which the related expenses are incurred. Unrestricted investment income is recognized as revenue when earned.
- vi) Forgivable loans are recorded as liabilities and are amortized to income evenly over the life of the related acquired asset. The portion of the loan related to land is recorded as a direct contribution to net assets.

b) Cash Equivalents

Cash equivalents include highly liquid financial instruments with a term to maturity of ninety days or less at the date of acquisition. Cash equivalents are recorded at the lower of cost plus accrued interest and fair market value.

Notes to the Financial Statements for the year ended 31 March 2026

c) Capital Assets

Purchased capital assets are recorded at cost. Contributed capital assets are recorded at estimated fair value at the date of contribution.

Capital assets are recorded at cost less accumulated amortization. Amortization of capital assets is calculated using the straight line method over their estimated useful lives. The amortization periods applicable to the various classes of property and equipment are as follows:

Buildings	7-40 years
Leasehold improvements	3-55 years
Furniture and fixtures	5 years
Automotive	3 years
Computer hardware/software	3 years

The leased land is amortized over the lease term of 60 years, and is recorded at historical cost less accumulated amortization. Upon expiration of the lease contract, the property will revert to the lessor.

The leasehold improvements is recorded at cost, and amortized over the lesser of useful life or the lease term.

The prepaid building lease has a term of 60 years, and is recorded at historical cost less accumulated amortization.

Construction in progress is not amortized until completion of the project when the asset is ready for use.

d) Contributed Materials and Services

Contributed materials are recorded, when received, at estimated fair market value, only if they would otherwise be purchased.

The Society benefits greatly from contributed services in the form of volunteer time. Management estimates that 5,917 volunteers (2025 – 5,704 volunteers) contributed approximately 38,473 hours/ \$686,743 (2025 – 28,862 hours/ \$502,199), to assist the Society in carrying out its services.

e) Employee Future Benefits

The Society and its employees make contributions to the Municipal Pension Plan and the employees accrue benefits under this plan based on years of service. The Society's contributions to the Municipal Pension Plan are expensed when incurred.

f) Use of Estimates

The preparation of financial statements in conformity with Canadian accounting standards for not for profit organizations requires the Society's management to make estimates and assumptions that affect the reported amount of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amount of revenues and expenses during the reporting period. These estimates are reviewed periodically, and, as adjustments become necessary, they are reported in operations in the period in which they become known.

The areas requiring the greatest degree of estimation are collectability of accounts receivable and the impairment of long-lived assets, the useful lives of capital assets, determining the fair value of contributed assets, allocation of forgivable loans between land and buildings and contingent assets or liabilities related to contract reviews by funders.

g) Financial Instruments

Financial instruments are recorded at fair value when acquired or issued. In subsequent periods, equities traded in an active market are reported at fair value, with any unrealized gains or losses reported in operations. All other financial instruments are reported at cost or amortized cost less impairment, if applicable. Financial assets are tested for impairment when changes in circumstances indicate the asset could be impaired. Transaction costs on the acquisition, sale, or issue of financial instruments are expensed for those items remeasured at fair value and added to the financial instrument's cost for those measured at amortized cost.

Notes to the Financial Statements for the year ended 31 March 2026

3. Financial Instruments Risk

The Society, through its financial assets and liabilities, is exposed to various risks. The following analysis provides a measurement of those risks on 31 March 2026. There have not been any changes in the risks from the prior year.

a) Interest Rate Risk

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates. The Society is exposed to interest rate risk from the interest rate differentials between the market rate and the rates earned on investments and payable on mortgages.

In seeking to minimize the risk from interest rate fluctuations, the interest rates on the mortgages and most investments are fixed. Therefore, the Society is not exposed to significant interest rates risk with respect future cash flow.

b) Credit Risk

Credit risk is the risk that the Society will incur a loss due to the failure by its debtors to meet their contractual obligations. The Society is exposed to credit risk arising from its accounts receivable, which is managed by contracting with high quality funding partners, many of whom are government bodies, with defined contracts and by initiating a prompt collection process.

c) Liquidity Risk

Liquidity risk is the risk that the Society will not be able to meet its obligations as they fall due. The Society maintains adequate levels of working capital to ensure all its obligations can be met when they fall due. Management and the Board prepare detailed budgets and cash flow forecasts to monitor the available cash to manage liquidity. Before embarking on significant capital projects, the Society secures the necessary government grants and/or external financing.

d) Foreign Exchange Risk

Foreign exchange risk is the risk that the fair value or future cash flows of a financial instruments will fluctuate because of changes in foreign exchange rates. The Society's exposure to foreign exchange risk is not material.

4. Investments

As at year ended 31 March

	2026	2025
Term deposits maturing between June 2026 to January 2029, at rates varying from 3.00% to 4.85%	\$ 5,574,735	\$ 5,425,569
GAFF Term deposit matured February 2026, at a rate of 5.00%	-	353,106
RBC Premium Money Market Fund	546,494	513,803
Royal Bank of Canada shares	33,732	24,315
Other shares	15,008	4,034
	\$ 6,169,969	\$ 6,320,827

Notes to the Financial Statements for the year ended 31 March 2026

5. Prepaid amounts and deposits

As at year ended 31 March	2026	2025
Deposits	\$ 155,538	\$ 252,005
Prepayments	377,529	230,391
Cash held in trust by B.C. Housing Management Commission: Cedar Valley Residential	35,608	35,608
	\$ 568,675	\$ 518,004

6. Capital Assets

As at year ended 31 March 2026	Cost	Accumulated Amortization	2026 Net Book Value
Land	\$ 29,211,887	\$ -	\$ 29,211,887
Buildings	146,824,920	32,868,083	113,956,837
Leasehold improvements	2,776,986	660,786	2,116,200
Leased land	3,224,436	1,472,108	1,752,328
Prepaid building lease	6,513,944	498,332	6,015,612
Furniture and fixtures	1,951,130	1,798,543	152,587
Automotive	1,589,361	1,392,643	196,718
Computer hardware/software	1,337,732	1,217,910	119,822
Construction in progress	1,411,138	-	1,411,138
	\$ 194,841,534	\$ 39,908,405	\$ 154,933,129

As at year ended 31 March 2025	Cost	Accumulated Amortization	2025 Net Book Value
Land	\$ 29,211,889	\$ -	\$ 29,211,889
Buildings	81,718,717	29,039,140	52,679,577
Leasehold improvements	2,249,150	320,771	1,928,379
Leased land	3,224,436	1,418,368	1,806,068
Prepaid building lease	3,875,000	433,749	3,441,251
Furniture and fixtures	1,798,441	1,731,706	66,735
Automotive	1,569,265	1,220,971	348,294
Computer hardware/software	1,264,780	1,113,461	151,319
Construction in progress	43,286,312	-	43,286,312
	\$ 168,197,990	\$ 35,278,166	\$ 132,919,824

Notes to the Financial Statements for the year ended 31 March 2026

7. Accounts payable and accrued liabilities

As at year end 31 March

	2026	2025
Accrued payroll and benefits	\$ 13,391,681	\$ 8,623,169
Construction payable	631,352	5,437,853
Trade accounts and other payables	3,153,899	6,087,924
Government remittances payable	802,258	600,438
	\$ 17,979,190	\$ 20,749,384

8. a) Accounts receivable

As at year end 31 March

	2026	2025
BC Housing *	\$ 3,021,900	\$ 2,104,118
Municipal	180,269	1,159,649
Not-for-profits	109,796	790,823
Province of BC	476,708	404,006
Health Authorities	245,524	340,931
Federal government	-	273,735
Other	303,898	204,776
	\$ 4,338,095	\$ 5,278,038

* BCH has not completed the annual review of fiscal year 2023, 2024 and 2025.

8. b) Goods and services tax receivable

As at year end 31 March

	2026	2025
GST receivable for capital project	\$ 26,018	\$ 270,553
GST receivable for operating	311,468	125,210
	\$ 337,486	\$ 395,763

Notes to the Financial Statements for the year ended 31 March 2026

9. Deferred Contributions

	Operating Grants	Rents	Donations	Total
Balance as of 01 April 2024	\$ 17,019,159	\$ 413,277	\$ 50,000	\$ 17,482,436
Amounts received during the year	88,197,901	351,592	-	88,549,493
Amounts recognized into revenue	(79,268,050)	(413,277)	-	(79,681,327)
Balance as of 31 March 2025	\$ 25,949,010	\$ 351,592	\$ 50,000	\$ 26,350,602
Balance as of 01 April 2025	\$ 25,949,010	\$ 351,592	\$ 50,000	\$ 26,350,602
Amounts received during the year	86,344,673	436,049	-	86,780,722
Amounts recognized into revenue	(84,202,933)	(351,592)	-	(84,554,525)
Balance as of 31 March 2026	\$ 28,090,750	\$ 436,049	\$ 50,000	\$ 28,576,799

10. Due to/from Lookout Foundation

The Lookout Foundation (the "Foundation") was incorporated in 2011 under the laws of the Societies Act (BC) as a not-for-profit organization and is a registered charity under the Income Tax Act. Its purpose includes soliciting and receiving donations to relieve poverty and advance healthcare for impoverished persons living in British Columbia by (directly or indirectly) supporting the objects and activities of Lookout Housing and Health Society. The Foundation is not a controlled entity of the Society as the organizations have independent boards of directors with no common board members. The amount receivable from or due to the Foundation is non-interest bearing, unsecured and repayable on demand.

During the year, the Society paid the Foundation services contract fees of \$5,033,098 (2025 - \$4,891,077) for administrative and facilities management, human resources and financial services, public relations and fundraising, as the senior operating team for Lookout Society are employees of Lookout Foundation.

The Society incurred expenses of \$60,729 (2025 - \$131,806) on behalf of related parties, of which Nil (2025 - \$Nil) related to salaries. The transactions are recorded at the exchange amount, being the consideration established and agreed to by the related parties.

The Society transferred donations received for capital and operating contributions of \$351,769 (2025 - \$491,116) to the Foundation, in which \$120,977 (2025 - \$228,570) was for unrestricted use and \$230,792 (2025 - \$262,546) is restricted to future programs.

The Society received contributions from the Foundation of \$405,391, which were restricted for operational support (2025-\$632,804).

The Society received \$- of restricted contributions (2025 - \$5,276) for vehicles and equipment and \$2,000 of restricted contributions for buildings (2025 - \$41,300).

Notes to the Financial Statements for the year ended 31 March 2026

11. Replacement Reserves

As at year ended Mar 31	2025	Annual Allocation	Expenditures	2026
First Place (BCH)	\$ 713,466	\$ 92,880	\$ (22,772)	\$ 783,574
Yukon Housing Centre (BCH)	152,539	31,968	(46,586)	137,921
Jim Green (BCH)	65,027	34,000	(15,015)	84,012
Cliff Block (BCH)	47,497	-	(16,738)	30,759
Jeffrey Ross (BCH)	82,668	14,240	(38,209)	58,699
Rhoda Kaellis (BCH)	141,315	17,280	-	158,595
Belcourt Residence (City of Vancouver)	1,013,015	135,113	-	1,148,128
8820 Cartier (HAF)	341,709	37,315	(18,635)	360,389
Oasis (BCH)	-	48,384	-	48,384
	\$ 2,557,236	\$ 411,180	\$ (157,955)	\$ 2,810,461

Under the terms of the agreements with BC Housing, Canada Mortgage and Housing Corporation, and the City of Vancouver, the Replacement Reserve liability accounts are to be credited in the amount determined by the approved budget provision per annum plus interest earned. As approved expenditures are made, the funding is drawn from the reserve and recognized as revenue.

The funders will review the expenditures and remaining funding on a periodic basis to ensure alignment with the relevant agreements. If expenditures are denied as eligible for replacement reserve funding adjustments will be recognized. At this time, BC Housing has not completed its reviews for the 2023, 2024 and 2025 fiscal year end. There will be immaterial adjustments recorded in the fiscal 2027 financial statements.

12. Mortgages and Loan Payable

For the years ended 31 March

	2026	2025
Cedar Valley Residence; 7251 Cedar Valley Connector, Mission	\$ 10,811,181	\$ 11,048,996
MCAP mortgage, bearing interest at 2.86% per annum, and repayable in monthly payments of \$45,896 including principal and interest. The mortgage will mature on 1 December 2029.		
Rhoda Kaellis Residence: 1105 Royal Avenue, New Westminster	4,657,890	4,857,743
MCAP mortgage, bearing interest at 1.519% per annum, repayable in monthly payments of \$22,669 including principal and interest. The mortgage will mature on 01 January 2031.		
544 Columbia Street, New Westminster	4,443,619	4,613,008
Vancity mortgage, bearing interest at 4.75% per annum, repayable in monthly payments of \$23,518 including principal and interest. The mortgage matures on March 8, 2046.		
Belcourt; 947 East Hastings Street, Vancouver	3,390,318	3,471,474
MCAP mortgage, bearing interest at 2.482% per annum, and repayable in monthly payments of \$13,789 including principal and interest. The mortgage will mature on 1 October 2029.		

Notes to the Financial Statements for the year ended 31 March 2026

Jim Green Residence: 415 Alexander Street, Vancouver	1,502,733	1,772,818
Peoples Trust Company mortgage, bearing interest at 2.41% per annum, repayable in monthly payments of \$25,792 including principal and interest. The repayment terms are due for renewal on 1 May 2026. Secured by a fixed charge on real property.		
508 Powell Street, Vancouver	29,779,061	20,732,686
CMHC Repayable loan with a maximum authorized amount of \$31,027,045, bearing interest at 3.44% per annum, repayable in estimated monthly payment of \$99,402 including principal and interest. The repayment terms are due for renewal on June 1, 2032. The loan amortization period is 50 years. The Society continued to draw on the loan during the year to fund project costs until the project's completion in fiscal 2026.		
Yukon Housing Centre: 2088 Yukon Street, Vancouver	1,681,008	1,809,052
TD Canada Trust mortgage, bearing interest at 2.63% per annum, repayable in monthly payments of \$14,472 including principal and interest. The repayment terms are due for renewal on 1 May 2027. Secured by a fixed charge on real property and as an assignment of rents.		
13542-13540 91 Avenue, Surrey	1,166,717	1,192,287
Vancity mortgage, bearing interest at 5.80% per annum, repayable in monthly payments of \$7,771 including principal and interest. The repayment terms are due for renewal on 26 Apr 2028.		
4300 Thompson Road, Richmond	1,108,780	1,124,592
Vancity mortgage, bearing interest at 5.75% per annum, repayable in monthly payments of \$6,610 including principal and interest. The repayment terms are due for renewal on 21 February 2029.		
558 Keefer Street, Vancouver	880,415	909,076
Vancity mortgage, bearing interest at 5.12% per annum, repayable in monthly payments of \$5,961 including principal and interest. The repayment terms are due for renewal on 31 Jul 2045.		
13802-13804 Grosvenor Road, Surrey	791,715	824,359
MCAP mortgage, bearing interest at 2.22% per annum, and repayable in monthly payments of \$4,211 including principal and interest. The repayment terms are due for renewal on 1 June 2030.		
315 Alderson Ave., Coquitlam	13,457,401	-
BCH bridging loan until July 1, 2026. Subsequent financing from Vancity mortgage, bearing interest at 4.07% per annum, and repayable in monthly payments of \$59,877 including principal and interest. The repayment terms are due for renewal on July 1, 2036.		
40 Hastings Street, Vancouver, BC	2,514,012	-
MCAP mortgage, bearing interest at 4.405% per annum, and repayable in monthly payments of \$26,979 including principal and interest. The repayment terms are due for renewal on 1 Sep 2035.		

Notes to the Financial Statements for the year ended 31 March 2026

Jeffrey Ross Residence: 510 Alexander Street, Vancouver	465,040	621,455
Canada Mortgage and Housing Corporation mortgage, bearing interest at 4.18% per annum, repayable in monthly payments of \$14,378 including principal and interest. The repayment terms are due for renewal on 1 December 2028. Secured by a fixed charge on real property.		
High Drive Residence: 34860-64 High Drive, Abbotsford	693,700	710,717
Vancity mortgage, bearing interest at 5.04% per annum, repayable in monthly payments of \$4,342.40 including principal and interest. The repayment terms are due for renewal on 29 March 2048.		
Center Street Residence: 2386-88 Center Street, Abbotsford	691,951	708,925
Vancity mortgage, bearing interest at 5.04% per annum, repayable in monthly payments of \$4,342.40 including principal and interest. The repayment terms are due for renewal on 29 March 2048.		
Chilliwack Residence: 46101 Princess Avenue, Chilliwack	570,953	583,327
Vancity mortgage, bearing interest at 4.97% per annum, repayable in monthly payments of \$3,516 including principal and interest. The repayment terms are due for renewal on 7 June 2048.		
Crawford Manor: 10008-10010 128th Street, Surrey	462,695	486,122
Vancity mortgage, bearing interest at 2.85% per annum, repayable in monthly payments of \$3,075 including principal and interest. The repayment terms are due for renewal on 8 July 2026.		
Cliff Block Residence: 606 Clarkson Street, New Westminster	342,739	365,045
TD Canada Trust mortgage, bearing interest at 3.21% per annum, repayable in monthly payments of \$2,803 including principal and interest. The repayment terms are due for renewal on 1 July 2028.		
Macmillan House: 11184 and 11186 143A Street, Surrey	286,033	299,602
Vancity mortgage, bearing interest at 5.68% per annum, repayable in monthly payments of \$2,504 including principal and interest. The repayment terms are due for renewal on 2 December 2039. Secured by a fixed charge on real property.		
North Shore Apartment: 101-719 West 3rd Street North Vancouver	265,792	274,905
Vancity mortgage, bearing interest at 4.97% per annum, and repayable in monthly payments of \$1,912 including principal and interest. The repayment terms are due for renewal on 31 May 2043.		
Camelot Court: 8820 Cartier Street, Vancouver	2,344,567	2,292,117
Kingsett mortgage, bearing interest at 4.326% per annum, and repayable in monthly payments of \$11,748.81 including principal and interest. The repayment terms are due for renewal on 2 September 2035. During the year, the mortgage balance increased as a result of refinancing arrangement, with related mortgage financing fees included in the revised principal amount.		

Notes to the Financial Statements for the year ended 31 March 2026

545 East Cordova, Vancouver	241,283	236,305
Demand loan with a principal balance of \$200,000, bearing simple interest at 2% per annum. The maturity date is 5 years following the completion of construction and based on occupancy of the building.		
Pre-development Loan Funding	542,230	-
	83,091,833	58,934,611
Less: current portion	(15,119,721)	(1,459,873)
	\$ 67,972,112	\$ 57,474,738

Principal payments due in the next five years and thereafter are as follows:

2027	\$	15,119,721
2028		1,893,715
2029		1,911,594
2030		1,841,351
2031		1,897,623
Thereafter		60,427,828
	\$	83,091,833

13. Forgivable Loans

	2026	2025
Powell Street Getaway: 524-528 Powell Street, Vancouver		
BCHMC forgivable mortgage which is non-interest bearing, the total commitment is \$10,275,000, will be forgivable 1/25 each year, until the loan is completely secured. Unforgiven balance is \$10,146,562 as of March 31, 2026.	\$ 10,275,000	10,275,000
Less amounts amortized	(128,438)	-
	10,146,562	10,275,000
CMHC Forgivable loan is non-interest bearing, commencing on the date 12 May 2022. Each year, a portion of the principal amount is forgiven on the anniversary of the final advance. Forgiveness occurs on the first day of the month or following month. Unforgiven balance is \$7,230,306 as of March 31, 2026.	\$ 7,321,828	\$ 7,321,828
Less amounts amortized	(91,522)	-
	\$ 7,230,306	\$ 7,321,828

Notes to the Financial Statements for the year ended 31 March 2026

Cedar Valley Residence: 7251 Cedar Valley Connector, Mission

BCHMC forgivable loan is non-interest bearing and will be forgiven over twenty-five years beginning on the first day of the eleventh year following the commencement date of 19 August 2019. If there is a default under the loan agreement, unearned principal plus interest of 2% per annum in excess of the prime rate computed from the date of default will be repayable. Secured by a fixed charge on real property. Unforgiven balance is \$4,119,763 as of March 31, 2026.

Less amounts amortized

\$	6,800,000	\$	6,800,000
	(2,680,237)		(2,557,255)
\$	4,119,763	\$	4,242,745

Rhoda Kaellis Residence: 1105 Royal Avenue, New Westminster

BCHMC forgivable loan is non-interest bearing and will be forgiven over twenty-five years at a rate of \$21,815 beginning on the first day of the eleventh year following the commencement date of 1 January 2009. If there is a default under the loan agreement, unearned principal plus interest of 2% per annum in excess of the prime rate computed from the date of default will be repayable. Secured by a fixed charge on real property. Unforgiven balance is \$766,432 as of March 31, 2026.

Less amounts amortized

\$	1,650,000	\$	1,650,000
	(883,568)		(840,990)
\$	766,432	\$	809,010

Cliff Block Renovation: 606 Clarkson Street, New Westminster

BCHMC forgivable loan is non interest bearing and will be forgiven over ten years beginning on the first year of the anniversary of the commencement date of 5 January 2021. If there is a default under the loan agreement, unearned principal plus interest of 2% per annum in excess of the prime rate computed from the date of default will be repayable. Secured by a fixed charge on real property. Unforgiven balance is \$527,661 as of March 31, 2026.

Less amounts amortized

\$	586,290	\$	586,290
	(58,629)		-
\$	527,661	\$	586,290

CMHC forgivable loan bears interest at 8.125% per annum and will be forgiven over fifteen years at the rate of \$21,200 annually, beginning on 1 January 2004. If there is a default under the loan or the operating agreement, unearned principal plus interest computed from the date of default will be repayable. Secured by a fixed charge on real property. Unforgiven balance is \$118,113 as of March 31, 2026.

Less amounts amortized

\$	318,000	\$	318,000
	(199,887)		(190,802)
\$	118,113	\$	127,198

Dover Court Residence: 1606 Lynn Valley Road, North Vancouver

BCHMC forgivable loan is non-interest bearing and will be forgiven over fifteen years beginning on the first day of the eleventh year following the commencement date of 17 February 2017. If there is a default under the loan agreement, unearned principal plus interest of 2% per annum in excess of the prime rate computed from the date of default will be repayable. Secured by a fixed charge on real property. Unforgiven balance is \$305,756 as of March 31, 2026.

Less amounts amortized

\$	1,494,000	\$	1,494,000
	(1,188,244)		(1,178,355)
\$	305,756	\$	315,645

Notes to the Financial Statements for the year ended 31 March 2026

North Shore Transitional Housing: 705 West 2nd Street, North Vancouver

BCHMC forgivable loan is non-interest bearing and will be forgiven over twenty-five years beginning on the first day of the eleventh year following the commencement date of 1 April 2005. If there is a default under the loan agreement, unearned principal plus interest of 2% per annum in excess of the prime rate computed from the date of default will be repayable. Secured by a fixed charge on real property. Unforgiven balance is \$253,549 as of March 31, 2026.

Less amounts amortized

\$	545,380	\$	545,380
	(291,831)		(277,239)
\$	253,549	\$	268,141

CMHC forgivable loan is non-interest bearing and will be forgiven over fifteen years at a rate of \$27,470 annually, beginning on 1 December 2005. If there is a default under the loan agreement, unearned principal computed from the date of default will be repayable. Secured by a fixed charge on real property. Unforgiven balance is \$191,546 as of March 31, 2026.

Less amounts amortized

\$	412,020	\$	412,020
	(220,474)		(209,450)
\$	191,546	\$	202,570
\$	23,659,688	\$	24,148,427

14. Deferred Capital Contributions

As at year end Mar 31

	2025	Additions	Amortization	2026
City of Vancouver	\$ 13,753,924	\$ -	\$ (346,738)	\$ 13,407,186
BCHMC	5,794,314	1,207,445	(185,757)	6,816,002
HRDC (Human Resource Development Council)	3,165,712	-	(541,999)	2,623,713
Others	2,886,938	49,374	(143,335)	2,792,977
NPO	2,664,191	-	(140,267)	2,523,924
VCH & FHA	1,589,377	186,895	(381,628)	1,394,644
HAF	1,413,496	8,336	(36,456)	1,385,376
Service Canada	1,073,315	-	(796,566)	276,749
Total	\$ 32,341,267	\$ 1,452,050	\$ (2,572,746)	\$ 31,220,571

15. Employee Future Benefits

The Society and its employees contribute to the Municipal Pension Plan (the "Plan"), a jointly trustee pension plan. The Plan's board of trustees, representing plan members and employers, is responsible for administering the plan, including investment of assets and administration of benefits. The plan is a multi-employer defined benefit pension plan. Basic pension benefits are based on a formula. As at 31 December 2024, plan membership is broken down into 262,729 active members.

Every three years, an actuarial valuation is performed to assess the financial position of the plan and adequacy of plan funding. The actuary determines an appropriate combined employer and member contribution rate to fund the plan. The actuary's calculated contribution rate is based on the entry age normal cost method, which produces the long-term rate of member and employer contributions sufficient to provide benefits for average future entrants to the plan. This rate may be adjusted for the amortization of any actuarial funding surplus and will be adjusted for the amortization of any unfunded actuarial liability.

The most recent valuation for the Municipal Pension Plan as of 31 December 2024, indicated a \$2,675 million funding surplus for basic pension benefits on a going concern basis. The Society paid \$3,199,590 (2025 - \$2,810,017) for employer contributions to the Plan in fiscal 2026. The next valuation will be as at 31 December 2027, with results available later in 2028.

Notes to the Financial Statements for the year ended 31 March 2026

Employers participating in the plan record their pension expense as the amount of employer contributions made during the fiscal year (defined contribution pension plan accounting). This is because the plan records accrued liabilities and accrued assets for the plan in aggregate, resulting in no consistent and reliable basis for allocating the obligation, assets and cost to individual employers participating in the plan.

16. Internally Restricted Net Assets

	Replacement Reserve	Health and Training Reserves	Infrastructure Reserve	Capital Reserve	Total
1 April 2024	\$ 802,504	\$ 40,072	\$ 293,493	\$ 529,934	\$ 1,666,003
Transfer from unrestricted net assets	34,700	-	-	700,000	734,700
31 March 2025	\$ 837,204	\$ 40,072	\$ 293,493	\$ 1,229,934	\$ 2,400,703
	Replacement Reserve	Health and Training Reserves	Infrastructure Reserve	Capital Reserve	Total
1 April 2025	\$ 837,204	\$ 40,072	\$ 293,493	\$ 1,229,934	\$ 2,400,703
Transfer from unrestricted net assets	60,700	-	-	-	60,700
31 March 2026	\$ 897,904	\$ 40,072	\$ 293,493	\$ 1,229,934	\$ 2,461,403

17. Donations

For the year ended 31 March

	2026	2025
Cash donations	\$ 122,370	\$ 228,570
Donations in kind	30,019	54,754
	\$ 152,389	\$ 283,324

18. Commitments

The Society leases office premises and residential buildings under various operating lease arrangements. The required minimum lease payments for base rent until lease maturity are as follows:

2027	\$ 302,018
2028	160,428
2029	128,014
2030	113,667
2031	76,781
	\$ 780,908

Notes to the Financial Statements for the year ended 31 March 2026

19. Contingent Liabilities

Under two agreements with BC Housing, BC Housing provided for the funding to the Society to enable the Society to complete building envelope repairs to the Jeffrey Ross Residence and the Jim Green Residence. The funding was comprised partially of repayable subsidies and loans. At the option of BC Housing, the repayable subsidy portion of the funding may be repayable to BC Housing, if any proceeds of litigation are received. There are no litigation proceeds expected and therefore no expectation to repay the subsidies. Accordingly, no liability has been recorded.

20. Subsidy Adjustments

BC Housing conducts an annual review of the financial statements and may adjust for any operating surplus or deficit. Funding adjustments which differ from the amounts estimated by the Society are accrued in the fiscal year they are determined by BC Housing. BC Housing has not completed the annual review of the Society's 2023, 2024 and 2025 fiscal year. There are no expected significant net obligations to BC Housing related to fiscal 2023, 2024 and 2025 that are not currently captured in deferred.

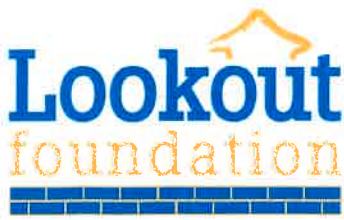
21. Remuneration of Directors, Employees and Contractors

The Societies Act (BC) requires that the Society discloses the total remuneration paid to directors, for either being a director or for acting in another capacity, as well as the total remuneration of the top ten most highly remunerated employees or contractors with annual remuneration equal to or greater than \$75,000.

During the years ended 31 March 2025 and 31 March 2026 the amounts paid to the Board of Directors of the Society for acting in their noted capacity was \$nil (2025 \$nil).

Compensation and/or contractor expenses for the year include ten employees or contractors that each earned over \$75,000 for a total of \$1,702,283 (2025 - \$1,664,525).

Jly 1st '26 - June 30th '27 Budget - SSHAN MWI			
			Details:
Revenue:			
	CRD Grants-in-Aid	\$10,000.00	
	Total:	\$10,000.00	
Expenses:			
Coordinators/Project Managers (rate or per diem, hrs./days per month)			
	MWI Coordination 2 hours a week (1hrs/wk x 48 weeks x \$45/hr =)	\$2,160.00	Coalition, Communication, Ambassador Program, Reach Out Salt Spring, and Summit Design & Planning Working Groups coordination, as well as MWI project coordination. These hours likely to be contracted by 2 or more individuals
	Reach Out Salt Spring Program Coordination 2 hours a week (approx 2hrs/wk x 48 weeks x \$30/hr =)	\$3,000.00	
	Ambassador Program Coordination - 2 hrs/wk (approx 2hrs/wk x 48 weeks x \$30/hr =)	\$3,000.00	
	Indigenous consultation honourariums	\$450.00	
	Lived experience expertise honourariums (insecurely or unhoused, mental health user)	\$700.00	
		\$9,310.00	
Other Expenses			
	Space rental - Reach Out & Ambassador Program orientation & promotion	\$120.00	plus in-kind donations of space - Salt Spring Island Public Library, Mouat's Meeting Space = \$1,500
	Office expenses - printing - advertising & material - posters, paper etc	\$162.00	For posters and orientation materials for Ambassador & Reach Out Programs
	Bookkeeping and Admin - total x 4.25% (Fiduciary organization)	\$408.00	
		\$690.00	
		\$10,000.00	Total Expenses
	Total Revenue - expenses	\$0.00	



544 Columbia Street
New Westminster, BC V3L 1B1

March 9, 2026

To Whom It May Concern,

Re: Confirmation of Financial Oversight and Control of Grant Funds

I am writing on behalf of the Lookout Foundation to confirm that our organization will maintain full direction and control over all financial management responsibilities related to grant funds received in support of the Salt Spring Health Advancement Network (SSHAN) for the duration of the grant period.

In accordance with the 2025 Memorandum of Understanding between Lookout Foundation and SSHAN, Lookout is responsible for providing financial management and fiduciary oversight for all grant funds held in support of SSHAN's initiatives. This includes

- Holding, administering, and safeguarding all grant funds
- Ensuring funds are used solely for approved purposes
- Reviewing and validating all expenses prior to disbursement
- Issuing quarterly financial reports
- Maintaining accurate financial records and documentation
- Providing charitable receipting for eligible donations

All disbursements to SSHAN activities occur only upon submission of appropriate invoicing and supporting documentation, and only up to the amount of funds received. Lookout retains responsibility for ensuring that all financial practices comply with applicable regulatory, reporting, and accounting standards.

This structure ensures that Lookout maintains clear organizational direction and control over the financial management of grant funds while supporting SSHAN's work in strengthening community wellness on Salt Spring Island. Please feel free to contact our office if further information is required.

Sincerely,

A handwritten signature in black ink, appearing to be "Megan Kriger", written over a light blue horizontal line.

Megan Kriger
Director of Development

Mental Health Stats for the SSI Mental Wellness Initiative

– some highlights, collected in February 2026, are summarized below

Island Community Services – Point in Time Homelessness Count (Nov 2025)

- 137 (down from 165 the previous year)
- 84% are between the ages of 25 and 54, and 63% are male
- SSI homeless: 137 (1 in every 90 people)

It appears that more vulnerable community members have housing i.e. Drake Rd supportive housing, better access to food i.e. there are meals or food that is available 6 out of 7 days of the week, and somewhat improved support i.e. Drake Rd Supportive Housing, The Hearth Project, the Mental Wellness Initiative. Seemingly with more stability in their lives more community members are exploring substance recovery - the MWI

Southern Gulf Islands Tourism Partnership - Short-Term Rental Impact Report

- As of the **2021 Census, 1,695 (~33%)** of Salt Spring's households – corresponding to **~3,729 people** – were living in unaffordable, inadequate and/or unsuitable housing.

Island Health Local Health Area Profiles – Southern Gulf Islands (Feb 2025)

- Since 2019, unregulated drug deaths have increased substantially in Southern Gulf Islands, reaching **26.4 per 100,000 deaths in 2023***. This trend aligns with what has been seen over this period in Island Health and BC overall, however the rate in 2023 is approximately half the rate for all of Island Health. *this translates to 5 deaths using current population estimates
- The median household income for Southern Gulf Islands was **\$72,000 in 2021**, lower than both Island Health (\$80,000) and BC (\$85,000).
- In Southern Gulf Islands, **children, youth, and working-age adults are more likely than seniors to live in low-income households**, a pattern that is the reverse of what is seen across BC.
- Notably, **19.1% of children and youth in SGI live in low-income households**, which is considerably higher than the rate for Island Health and BC (both 11.3%).
- In Southern Gulf Islands, **17.9% of homeowners and 39.9% of renters experience housing unaffordability**.
- Salt Spring Island experiences higher rates of housing unaffordability compared to Pender / Galiano / Saturna / Mayne (renters: 29.7%); most strikingly, **nearly half (45%) of renters on Salt Spring Island experience housing unaffordability**.

- Average annual per capita alcohol sales, an indicator of **overall alcohol consumption**, is **higher in Southern Gulf Islands (12.6L)**, compared to Island Health (10.8L) and BC (8.6L).

[Times Colonist, “B.C. sets aside \\$50M to expand access to nasal naloxone to prevent overdose deaths”, February 20, 2025](#)

- More than 16,000 British Columbians have been fatally poisoned by toxic drugs since a public health emergency was declared in 2016.
- The BC Coroners Service said about **20% of those victims worked in the trades**, in transport, or as equipment operators (however nasal naloxone is not mandatory on construction sites).
- The government estimates that nearly 40,000 deaths have been prevented because of the kits.

[Times Colonist, Islander, “Toxic soup: Today’s illicit drug supply is ever-changing — and deadly”, March 1, 2026](#)

- Ten years after a declaration of a state of emergency around the toxic drug crisis, it continues to kill more people every month than died in an entire year when heroin dominated the market.
- It’s all fentanyl, sedatives and animal tranquilizers now, ever-changing and extremely toxic and becoming increasingly so. Withdrawal is brutal, trapping people in a never-ending cycle of having to use again and again, to keep the dreaded sickness at bay.
- “Nobody is getting high anymore, they’re just running from the sickness,” says an outreach worker on the 900-block of Pandora. “You just can’t get dope-sick if you’re living out here. Every cell of your being will be screaming, and that was with heroin. Fentanyl is so much worse. The benzos? Even worse.”
- Withdrawal from benzos can take weeks and can be life-threatening. The heavy animal tranquilizers showing up in the supply in recent months are a new kind of hell. People drop where they stand, and endure frightening hallucinations and psychosis.
- Fentanyl, an anesthetic from the late 1960s repurposed in the 1990s as a drug for cancer patients experiencing severe pain. It began showing up in B.C.’s illicit supply in the early 2010s.
- Anywhere from 20 to 50 times stronger than heroin, **fentanyl’s** dangerous potency brought mass death.
- Much more recently, the local supply has changed again. The heavily sedating veterinary tranquilizer **medetomidine** is new in the mix. The version showing up locally was never tested on humans or intended for human use. It knocks people out for hours and can cause psychosis and hallucinations. An overdose from the down containing medetomidine is much harder to reverse with a naloxone intervention.

- They are still dying, **150 or more every month in B.C.** alone.
- **People living homeless make up just 12 per cent of the deaths**, but since December, at least eight people living homeless have died from overdoses on downtown streets [in Victoria].
- In 2010, before the arrival of fentanyl, accidental overdose deaths in B.C. totalled 211 for the entire province. At the peak of the fentanyl crisis in 2023, that was roughly the number of deaths each month.
- **Death totals fell in 2024 and again in 2025, but there were still 1,826 deaths in B.C. last year. That's six times as many people in B.C. who are killed in motor vehicle accidents in any given year.**
- Possessing any amount of illicit drugs is illegal again since an exemption for possession of 2.5 grams ended in January.

Salt Spring is not exempt to access to all drugs though the prevalent substance use issue is alcohol. Drug poisonings ("overdoses") have occurred on Salt Spring. Not all of these are reported as such so the number is likely higher than the official numbers. - the MWI

Salt Spring Island Foundation, Vital Signs Report, 2022

- Salt Spring's population of people 65 years and greater has increased from **3,230 in 2017 to 4,050 in 2022**. The senior population is growing faster than any other age group on island.
- On Salt Spring, **1 in 3 people is a senior** compared to 1 in 5 across BC and Canada.
- **B.C. Statistics predicts that the Southern Gulf Islands' population of people 75 years and older will increase by 72.4% by 2029.** See information re: caregivers below.
- 38.3% of respondents indicated the pandemic had *decreased* their sense of community belonging
- The Salt Spring Island Harvest Food Bank recorded **330** adult and **93** child visitors in **March 2022**. This is more than double the number recorded in 2021 (**135** adults and **45** children), and higher than the 2020 figure as well (**224** adults and **60** children).

Cost of living generally, the high percentage of low income families living on Salt Spring, and food costs specifically are meaning more families are challenged to provide food for their families. - the MWI

- Alongside chronic disease prevalence, the prevalence of mental health conditions is monitored. In the Southern Gulf Islands, **only one is lower than the provincial average:** episodic depression.
- Rates of chronic mood and anxiety disorders and episodic mood and anxiety disorders are higher in the Southern Gulf Islands than in the province, and schizophrenia and delusional disorders and rate of chronic depression are slightly higher than the provincial rates.
- **36.5% of respondents disagree and strongly disagree that they receive timely access to the local healthcare services they need.**

Mental Health Commission of Canada: The Impact of COVID-19 on Rural and Remote Mental Health and Substance Use

- Published in the Fall of 2021, this report has lots of information and statistics that are still relevant in 2026
- See System issues – **Stigma and help seeking, The toxic drug crisis, Housing and homelessness, Services and supports**
- See Diverse needs – **Diverse populations, Women at risk of domestic violence**
- See Policy Recommendations – **Prioritize rural and remote communities and strengthen partnerships, Recognize unique strengths and vulnerabilities**

Canadian Institute for Health Information: Many Canadians with mental health disorders are not having their needs met, updated October 23, 2025

- Mental health disorders are among the top 5 causes of disability in Canada.
- When left untreated, their impact goes beyond emotional distress, affecting people's physical health, social participation, economic stability and even how long they live.
- Percentage of **British Columbians** who had an unmet need for **mental health care in 2024: 47% of adults, 46% of children and youth** (compared to 41% and 36% in Canada).
- About 1 in 3 Canadian with a diagnosed mental health condition reported not getting mental health care due to cost

Mental Health Research Canada – Mental Health Support in Canada: Urban vs. Rural, data collected between February 2021 and February 2022

- **Rural respondents faced barriers in access to care (24.2%) and in trusting the health system and social services (17.5%)**

Some vulnerable Salt Spring community members feel a deep lack of trust in going into most buildings. - MWI

- Large proportions of both communities reported seeing their family doctor or general physician for support, with rural respondents relying more on this pathway to care than their urban counterparts (41.3 % rural vs 35.7% urban). This is a concern when, **as recently as 2024, an estimated 50% of the population of Salt Spring was not attached to a physician or nurse practitioner.***

In Sept '26 Salt Spring is expected to have two new family practice physicians beyond the three that have already been added. Over 1500 community members have been attached to doctors with this figure increasing. It is estimated that there are currently ~2800 unattached (~820 registered with the 'Health Connect Registry') community members (July '26) - Salt Spring Primary Care Network Implementation Working Group

Mental Health Commission of Canada: Rural and Remote communities and suicide fact sheet, 2022

- **Suicide rates are higher in Canada's rural areas**
- Why?: issues of confidentiality, easy access to firearms, isolation, (lack of) access to mental health services, [rural areas] being seen as less of a priority, rugged individualism
- Rural priority populations: older adults, people in sexual and gender minorities, young people, men

Globe and Mail, "Easing the load: The caregiver-friendly workplace is emerging", February 16, 2026

- About 6.1 million employees – 35 per cent of the labour force – are juggling caregiving, according to the Canadian Centre for Caregiving Excellence, which was launched in 2022 by the Azrieli Foundation to support uncompensated carers and paid care providers. Those putting in full-time hours at work spend an average of 4.5 extra hours a day helping family members, according to the organization's 2023 survey of 3,000 people.

Access to daycares, let alone being able to afford it, is an issue on Salt Spring especially with the challenge to find adequate housing, as well as the large percentage of income that goes to it. - the MWI

- Amongst caregivers who average 3 – 4 hours of caregiving a day, 40% feel overwhelmed, 28% are depressed, and 26% report fair or poor mental health

This reflects the experience on Salt Spring with a large population of seniors and caregivers expressing feeling burnt out. - the MWI

Other info (from the SSI Primary Care Network Service Plan submission):

- **Indigenous population estimate provided by Ministry of Health: 553**
- **Population estimate provided by First Nations Health Authority and included in SSI PCN Service Plan: 958 (an increase of 73%)**
- FNHA indicates that Indigenous people have a 20% higher chance of being unattached to a primary healthcare provider than the general population

In our experience, communities that collaborate are more successful at addressing complex issues like poverty, equity, community safety, and community well-being because they can harness the talents, knowledge, and strengths of diverse perspectives. - Tamarack Institute

Gulf Islands Secondary School (GISS) - Mental Wellness Initiative conversations

- As of June '26 it was estimated that **30+ students representing >5% of the GISS population were not actively attending school**
- Many of these are seen in the Ganges Village. There are concerns expressed by professionals as to **risks around substance use, sexual assault, and wellbeing**

**Capital Regional District
Grant-In-Aid Application Form
FOR ELECTORAL AREAS ONLY:**

Juan de Fuca

Salt Spring Island

Southern Gulf Islands

[Revised November 16, 2012]

CRD GRANT-IN-AID APPLICATION FORM

Grants-In-Aid are for the CRD Electoral Areas only: Juan de Fuca, Salt Spring Island, and Southern Gulf Islands

Application Submitted By

Name and Address of Applicant: Salt Spring Archery Society
872 Long Harbour Road
Salt Spring Island - V8K 2L8

Contact(s): Rémi Vuichard 778-677-1231 ---
(name) (phone) (fax)
info@falconarchery.net
Email address

Contact(s): Brian Matheson 604-537-8843 ---
(name) (phone) (fax)
pagodastone@gmail.com
Email address

Application Summary

Project or purpose for which you require assistance:

Bowhunting Apprenticeship Program 2027: Working in partnership with First Nations and conservation organizations to address deer overpopulation on Salt Spring and the Gulf Islands, supporting biodiversity restoration and advancing cultural reconciliation.

Amount of grant requested \$ 5,000.00

To the best of my knowledge, all of the information that is provided in this application is true and correct. Furthermore, I hereby certify that this application for assistance is:

- **NOT** being made on behalf of an industrial, commercial, or business undertaking
- **NOT** available for the personal benefit of any individual, proprietor, member or shareholder



(signature of authorized signatory)

President

(title)

James Davison
(print name)

Applicant Profile

1. Please describe the services / benefits that your organization provides to the community. Are these services / benefits available to the community from another organization or agency?

The Salt Spring Archery Society (SAS) is a non-profit organization dedicated to promoting and teaching the art of archery. It is the only archery organization on Salt Spring Island and across the Gulf Islands. Membership is open to everyone, with no restrictions. The SAS operates independently and does not receive funding or support from governmental or provincial authorities.

More than just a club, the SAS serves as a center of excellence in archery, offering a wide range of opportunities for children, teens, adults, and seniors:

- Introductory archery sessions for individuals and groups
- Personalized one-on-one coaching to improve technique
- Archery tournaments and competitions
- Bow and arrow crafting workshops
- Expert advice and guidance
- Archery supply store
- Summer programs for children
- Participation in community events such as the Salt Spring Fall Fair, birthday parties, corporate events, etc.

For more information about our activities, please visit: <https://www.jadefarm.ca/>

2. Describe the geographic area that receives services or benefits from your organization.

Through its diverse range of activities, the SAS offers everyone on Salt Spring Island - as well as visitors from the Gulf Islands, Vancouver Island, the mainland, and abroad - the opportunity to discover and reconnect with the art of archery in a safe, healthy, enjoyable, and meaningful way.

3. Is your organization voluntary and non-profit? ☐ NO ☒ YES

Please detail any remuneration paid, or funds otherwise made available to members, officers, etc. of your organization.

Two archery instructors are compensated at a rate of CAD 30 per hour for teaching. All other club activities are carried out on a volunteer basis. No additional members or directors receive compensation for their time or expertise.

The club generates revenue through the following sources:

- Membership fees

- Event organization, including tournaments, the Fall Fair archery booth, birthday parties or corporate events

Please indicate the number of members / volunteers in your organization and how long your organization has been in operation.

- 32 individual members
- 22 family members
- 6 members of the board of directors
- 600+ people throughout the year benefiting from the Salt Spring Archery Society services

All members are encouraged to volunteer their time to help maintain the club's infrastructure and support events such as tournaments and the Salt Spring Fall Fair.

The SAS has been operating since 2022.

Project / Proposal Profile

1. Assistance is being requested for:

☒ capital project and / or equipment

☐ special event

☐ other purpose (_____)

2. Please describe the proposal for which you are requesting assistance. Attach additional information if required.

We acknowledge that the Bowhunting Apprenticeship Program takes place across the traditional and unceded territories of the WSÁNEĆ, Hul'qumi'num, and Quw'utsun' peoples.

We recognize the enduring relationships that these Nations have maintained with these lands and waters since time immemorial, and we honour their histories, cultures, languages, and ongoing presence.

As we work across Salt Spring Island, Gabriola Island, and Mayne Island, we are committed to approaching this place with respect, humility, and care, and to building relationships grounded in listening, reciprocity, and reconciliation.

Salt Spring Island and the Gulf Islands more broadly are facing a severe environmental crisis. Scientific studies¹ conducted in recent years have shown that the overpopulation of deer is having a profound impact on biodiversity. Deer numbers have increased more than tenfold, creating an unsustainable situation for ecosystems that are among the richest - and most threatened - in Canada.

This situation can be explained by three main factors:

1. The near absence of natural predators for deer
2. A significant decline in the number of hunters
3. Limited access to suitable hunting lands

To address this critical issue, scientific research² evaluated several possible scenarios. Among these, increasing hunting activities in collaboration with First Nations communities was identified as the most ethical, effective, and cost-efficient approach.

The prohibition of firearms³ for hunting on the Gulf Islands makes the use of modern bows and crossbows essential. A new generation of hunters is ready to contribute to the conservation of our rich biodiversity. However, these individuals require proper training and professional supervision to ensure that their actions are both effective and ethical.

In response, the Salt Spring Archery Society launched a pilot initiative in 2026 called the Bowhunting Apprenticeship Program. A detailed description of the program is provided in appendix. The program is delivered in collaboration with representatives of First Nations and biodiversity conservation agencies. It is also designed as an act of reconciliation between First Nations and Western settlers. Support letters from First Nations organizations and nature conservancy agencies are attached in appendices as well.

The pilot project has seen strong interest and participation. Fourteen individuals are currently enrolled in the training program, and demand has exceeded available capacity, resulting in a waiting list for the 2027 edition. Participation fees are intentionally kept affordable to ensure accessibility regardless of income level. In addition, five places are offered free of charge to First Nations participants as part of the reconciliation effort.

In the program, we place a strong emphasis on gender equity. As a result, 50% of our current participants are women, and 50% of our mentors are women. Similarly, we make every effort to ensure that 50% of our mentors are from First Nations communities and 50% are from Western cultural backgrounds.

A comprehensive evaluation of the pilot program will be conducted in January 2027 to assess outcomes and identify areas for improvement in future editions.

To the best of our knowledge, the Bowhunting Apprenticeship Program is the only current initiative that effectively reduces deer overpopulation on the Gulf Islands.

¹ <https://forestry.ubc.ca/news/study-finds-indigenous-led-hunting-most-effective-for-tackling-deer-overabundance-on-b-c-islands/>

² https://www.researchgate.net/publication/397597042_Decision_analysis_rooted_in_Indigenous_and_Western_scientific_knowledge_identifies_cost-effective_strategies_for_managing_hyperabundant_deer_to_restore_keystone_places

³ Except for shotguns

The program includes eleven workshops held between June and November, led by experienced mentors and seasoned hunters. Specific sessions focus on biodiversity and First Nations cultures, enhancing participants' understanding of these critical topics.

Another key component of the program addresses access to private and public lands for hunting. Many individuals are unable to contribute to deer population management due to limited access to suitable hunting areas. The program aims to establish constructive partnerships with private and public landowners to increase safe, legal access to hunting grounds.

Participants have also identified a lack of adequate refrigeration as a barrier, as many do not have access to facilities large enough to store harvested deer for several days. Establishing a community refrigeration solution would significantly support hunting activities, benefiting both the environment and the community by providing a local, sustainable source of protein. We're applying for the Community Gaming Grant as well (see attached budget).

The 2026 pilot program relies entirely on volunteer contributions from program leaders. Mentors are not compensated in line with their professional expertise, and SAS provides free access to its facilities. Given the urgency of the environmental situation and the strong demand for the program, it is essential for the Salt Spring Archery Society to secure funding to support a second edition in 2027.

As outlined in the attached budget, funding will be used to cover the following costs:

- Mentors Wages
- Property Access Program Leader Wages
- Educational Workshops Program Leader Wages
- Archery Targets (broadheads proof)
- Archery Equipment (crossbows, rangefinders, bolts, arrows, etc.)
- Food for First Workshops
- Administration

An application for additional financial support will also be submitted to the Community Gaming Grant in August 2026 (see budget appendix). Hopefully, the funding for the community refrigeration solution will be covered by that grant.

3. Please describe how this proposal will benefit the community.

The Bowhunting Apprenticeship Program benefits the community in four distinct but complementary ways:

1. Biodiversity Conservation

By contributing to the reduction of deer populations on Salt Spring Island and throughout the Gulf Islands, program participants play an active role in protecting and restoring biodiversity. The biodiversity of the Gulf Islands is experiencing a dramatic decline, and the long-term sustainability of our island communities is directly connected to the health of our natural

ecosystems. Biodiversity is the foundation that supports both wildlife and human communities, providing the essential conditions for life to thrive.

2. Reconciliation and Cultural Connection

The program includes mentors from First Nations communities, as well as participants from First Nations backgrounds. From its earliest stages of development, the program was designed with a strong commitment to reconciliation between cultures. Working together to protect the environment and support the well-being of our communities represents a tangible and meaningful act of reconciliation. The Salt Spring Archery Society is committed to continuing this approach and strengthening these collaborations in 2027.

3. Food Security

At a time of significant inflation and rising food costs, access to a local, sustainable, and healthy source of protein represents an important benefit of the program. The program also includes an educational component focused on processing and preparing harvested deer. Participants receive guidance on best practices for cooking venison, along with access to recipes and practical advice. One of the program mentors is a professional butcher who supports participants in learning how to use as much of the harvested animal as possible, minimizing waste and respecting the resource.

4. Accessibility for People with Limited Financial Resources

Obtaining a hunting license alone does not provide someone with the skills and experience required to hunt safely and responsibly. Hiring a professional hunting guide is often prohibitively expensive. To ensure that the program remains accessible to participants regardless of their financial situation, participation fees have been intentionally kept as low as possible.

However, these fees do not cover the full costs associated with delivering the program. Securing external funding is therefore essential for the Salt Spring Archery Society to maintain and expand this initiative, ensuring that access to training, conservation opportunities, and community benefits remains available to everyone.

Funding and Financial Information

1. Attach supporting financial information, i.e., budget / financial report. Ensure the following information is clearly itemized;
 - project budget,
 - grants / funding from other sources,
 - funding contributed by applicant through fund raising activities or other sources of revenue and,
 - financial statement that itemizes total expenses for the fiscal year, including any monies and/or benefits paid to members or officers.
2. Have you applied for a grant / funding from another source(s)? ☐ NO ☒ YES

If yes, complete the following chart. **If no**, please explain _____

Name of Grant or Funding Agency	\$ Amount Applied For	Status of Grant Application		
		Approved (Y)	Denied (Y)	Pending (Y)
Community Gaming Grant	\$ 32,000.00	☐	☐	☒
		☐	☐	☐
		☐	☐	☐
		☐	☐	☐

3. Have you received assistance (grant in aid / waiving of fees, etc.), from the CRD in previous years?

☒ NO ☐ YES..... **If yes**, please complete the following chart.

Year	\$ Amount	Purpose for which assistance was used

4. Does your organization:

Offer direct financial assistance to individuals or families?

☐ Yes ☒ No

Provide services that fall within the mandate of either
a senior government or a local service agency?

☐ Yes ☒ No

Provide an opportunity for individuals to make direct
contributions to the project (e.g., fundraising for the project?)

☐ Yes ☒ No

Or, is your organization:

part of a Provincial or National fund-raising campaign?

☐ Yes ☒ No

The information provided in Section 4 is for data collection purposes.

Followup:

Please refer to Page 6 of the ***Grant-In-Aid - Application Completion Guide*** regarding the following:

1. Acknowledgement

2. Reporting

Appendices

1. Project budget
2. Financial statement for your organization
3. Bowhunting Apprenticeship Program 2026 presentation
4. 2026 program photos
5. Penelakut Tribe support letter
6. Stqeeye' Learning Society support letter
7. Galiano Conservancy Association support letter

Bowhunting Apprenticeship Program 2027 Budget

Program Revenue	Info	Amount
Participants Fees	13 participants @ \$ 330	\$ 4 290,00
First Nations Free of Charge Participation	If charged, value would be \$ 2 310 (7 First Nations participants)	\$ -
Steering Committee Members Volunteering Hours	100 hours provided by 6 members at \$ 20 per hours (17 hours per member)	\$ 2 000,00
Community Gaming Grant	Pending - decision to be received in December 2026	\$ 32 000,00
Salt Spring Archery Society facilites rental	Access to practice ranges, teaching room, workshop, toilets, etc.	\$ 5 010,00
CRD Grant In Aid Program		\$ 5 000,00
Total Revenue		\$ 48 300,00

Program Expense	Info	Amount
Mentors Wages	7 mentors (\$ 1570 per mentor)	\$ 11 000,00
Property Access Program Leader Wages	Covering all tasks to extend accessible hunting ground and develop partnership with institutions	\$ 15 500,00
Educational Workshops Program Leader Wages	Covering all tasks to organize the 11 workshops, administrate and fundraise the program	\$ 15 500,00
Archery Targets	2D and 3D targets to ensure accuracy in shooting with a crowbow or a bow	\$ 3 000,00
Archery Equipment	Crossbows, compound bows, arrows, bolts, precision scales, rangefinders, broadheads, etc.	\$ 2 900,00
Food for First Workshops	Welcome into the program potluck	\$ 200,00
Administration	Phone calls, stamps, etc.	\$ 200,00
Total Expense		\$ 48 300,00



SALT SPRING ARCHERY SOCIETY

2026 budget

INCOME

OUTCOME

Members and visitors fees	6 900,00 CAD	Archery mentors compensation (30 CAD per hour)	6 400,00 CAD
Salt Spring Island Fall Fair activities	1 200,00 CAD	Greenkeeping	1 400,00 CAD
Vulture's shadow tournament	1 500,00 CAD	Portable toilet rental	600,00 CAD
Septembre archery festival	1 100,00 CAD	Insurance	900,00 CAD
Bank account	1 300,00 CAD	Equipment (bow, arrows, etc.)	400,00 CAD
		Targets (3D and hay bales)	900,00 CAD
		Gasoline	100,00 CAD
		Advertising / marketing (website, digital and prints)	500,00 CAD
		Landscaping and trails work	460,00 CAD
		Miscellaneous (administration expenses, etc.)	340,00 CAD
TOTAL	12 000,00 CAD	TOTAL	12 000,00 CAD

The budget for the 2026 Bowhunting Apprenticeship Program is not included in the general budget. It is presented separately for greater clarity.



2027 budget

INCOME

OUTCOME

Members and visitors fees	7 500,00 CAD	Archery mentors compensation (30 CAD per hour)	6 900,00 CAD
Salt Spring Island Fall Fair activities	1 400,00 CAD	Greenkeeping	1 700,00 CAD
Vulture's shadow tournament	1 700,00 CAD	Portable toilets rental	600,00 CAD
September archery festival	1 300,00 CAD	Insurance	900,00 CAD
Bank account	1 500,00 CAD	Equipment (bow, arrows, etc.)	500,00 CAD
		Targets (3D and hay bales)	1 200,00 CAD
		Gasoline	100,00 CAD
		Advertising / marketing (website, digital and prints)	600,00 CAD
		Landscaping and trails work	560,00 CAD
		Miscellaneous (administration expenses, etc.)	340,00 CAD
TOTAL	13 400,00 CAD	TOTAL	13 400,00 CAD

The budget for the 2027 Bowhunting Apprenticeship Program is not included in the general budget. It is presented separately for greater clarity.

FINANCIAL STATEMENT – FISCAL YEAR 2026

Fiscal Year Start	01/01/2026
Fiscal Year End	12/31/2026
Date Prepared	08/13/2026

A. ITEMIZED TOTAL EXPENSES

Expense Category / Description	Amount (\$)	Notes / Supporting Detail
Archery mentors' compensation	6 400 CAD	30 CAD per hour
Greenkeeping	1 400 CAD	3 archery ranges
Portable toilet rental	600 CAD	
Insurance	900 CAD	
Equipment	400 CAD	Bows and arrows
Targets	900 CAD	3D and hay targets
Gasoline	100 CAD	Gasoline
Advertising / marketing	500 CAD	Website, digital and prints
Landscaping and trails work	460 CAD	
Miscellaneous	340 CAD	Administration expenses, etc.
TOTAL EXPENSES	12 000 CAD	

B. MONIES AND/OR BENEFITS PAID TO MEMBERS OR OFFICERS

Name	Role	Compensation
Brian Matheson	Archery mentor	5 500 CAD
Rémi Vuichard	Archery mentor	900 CAD
TOTAL		6 400 CAD

D. CERTIFICATION

I certify that this financial statement is a complete and accurate itemization of the applicant's expenses for the fiscal year stated above, including monies and/or benefits paid or provided to members or officers, based on the organization's financial records.

James Davison	
President	08/13/2026
Contact Information	jimbod86@gmail.com - +1 (778) 700-9500



ARCHERY SOCIETY

Bowhunting Education Program

is a community-led initiative to reduce deer overpopulation on the Gulf Islands — protecting habitat, supporting local food resilience, and creating a more sustainable future for people and nature.

Executive summary

The Salt Spring Archery Society (SAS) invites community partners, First Nations, Island Conservancies, landowners and island residents to assist with a responsible, community-centered Bowhunting Educational Program. This pilot program combines expert mentoring, practical workshops, and guided group hunts to address the urgent ecological problem of deer overabundance while building skills, stewardship and social ties. Our program prioritizes safety, respect for landowners and cultural perspectives, and provides hands-on training in traditional, recurve, compound and crossbow hunting.

Why this matters — a challenge of ecological urgency

- Blacktail deer and non-native fallow deer have reached extreme levels that cause severe over browsing, eroding understory vegetation and habitat that birds, pollinators and other wildlife rely on.
- Overpopulation stresses deer health and facilitates disease spread.
- Inaction will deepen biodiversity loss across the Gulf Islands.

A community-led solution

- Bowhunting is a low-impact, respectful way to reduce deer numbers while engaging local people directly in stewardship.
- The SAS would like to offer facilities, a welcoming community, and a growing roster of experienced mentors to help run an effective, ethical program.
- This pilot program is an opportunity to weave ecological action with cultural nourishment — honoring First Nations perspectives on subsistence and food sovereignty, and promoting local, sustainable food sources for the islanders.



Our vision is to create a coherent, and replicable bow hunting training program that reduces deer overabundance, strengthens community bonds, transmits intergenerational knowledge, and prepares future bowhunters and trainers across the Gulf Islands.

Core values

- Respect: for landowners, animals and cultural traditions.
- Safety: rigorous safety and legal compliance in every activity.
- Collaboration: active partnership with First Nations, Island Conservancies and other related organizations.
- Inclusion: accessible learning for all newcomers to the world of bowhunting.
- Science-informed: actions guided by ecological evidence and monitoring.
- Celebration: sharing food, stories and adventure as part of your stewardship rewards.

Program goals

- Reduce deer numbers respectfully and humanely across the islands on available privately held land parcels.
- Increase the number of privately held properties open to bowhunting.
- Train new and experienced bowhunters in ethical, safe, skilled hunting and guiding practices.
- Expand the network of mentors and trainers. With a concept of “train the trainers” we can enable replication of proven methods to other islands.
- Strengthen cultural connections — celebrate the deer’s role in cuisine, art and heritage, and incorporate First Nations knowledge and values.
- Produce measurable data about deer populations, herd health, number of harvests and a detailed evaluation for further development.

Who this is for

- Adults 18+ for the 2026 pilot program. A youth program can be established at later date. (Participants must be able to legally obtain BC hunting licenses).
- No prior hunting experience required; commitment to training program and safety essentials is required.
- Fee: \$30 per participant per workshop to cover insurance, mentor wages and facility costs. Waivers and certification require attendance at the majority of sessions and passing the shooting test.
- We also welcome any interested volunteers, mentors, cultural teachers, landowner hosts, and conservation partners.

Program structure

- Workshops: practical sessions held at the SAS facilities and other field sites.
- Shooting practice: access to SAS range year-round during open hours. Coaching and equipment tuning available.
- Certification: shooting test in September and certificate for participants with good attendance and passing evaluations.
- Group hunts: guided hunts on Salt Spring and other island properties; Mayne fallow deer hunts.
- Community events: harvest celebrations and knowledge-sharing rendezvous.



Bowhunting training calendar

Each session blends learning, mentorship and community connection. New bowhunters will leave with practical hunting competence, a certificate, and connection to community food resources.

June 2026

June 22 (Mon) — **Welcome Night & Launch**, 5–8 PM (SAS)

- Program kickoff, introductions, tour of facilities, overview of learning path and expectations.
- Licensing info and CORE exam guidance.
- Meet mentors, steering committee, First Nations and conservation partners.
- Social BBQ — great opportunity to make friends and swap stories.

July 2026

July 6 (Mon) — **Biodiversity & First Nations Hunting Perspectives**, 5–8 PM

- Deep dive into island ecology and the impacts of deer over browsing.
- First Nations perspectives on food sovereignty, stewardship and respectful harvesting.
- Practical discussion: how cultural protocols shape behavior in the field.
- Group reflection and commitment to ethical conduct.

July 20 (Mon) — **Bow Types & Setup: Recurve, Compound, Crossbow**, 5–8 PM

- Hands-on equipment setup and tuning with mentors; safety checks and legal requirements.
- Target practice basics, sighting, arrow selection and maintaining your equipment.
- Establish personal practice plans to reach certification.

August 2026

Aug 3 (Mon) — **Hunting Basics I: Methods & Safety**, 5–8 PM

- Overview of hunting styles (blind, stalk, tree stand), legal requirements for Gulf Islands.
- Basic navigation: map, GPS, compass, and orienteering essentials.

Aug 17 (Mon) — **Hunting Basics II: Field Skills & Gear**, 5–8 PM

- Essential gear lists for varying conditions; how to prepare for a hunt.
- After-shot procedures: tracking, recovery, and respecting property boundaries.
- Field-dressing basics and disease awareness.

Aug 31 (Mon) — **Hunting Basics III: Group Hunts & Emergency Preparedness**, 5–8 PM

- Group safety and communication protocols for guided hunts.
- First aid basics, accident response and what to do in difficult situations.
- Transporting and temporary preservation of meat; respectful disposal of remains for landowners.

September 2026

Sep 7 (Mon) — **Shooting Examination**, 5–8 PM

- Practical shooting test with mentors evaluating accuracy, safety and handling.
- Passing earns certificate eligibility.

Sep 21 (Mon) — **Butchering & Meat Care**, 5–8 PM

- Hygienic field-dressing and butchering basics, best preservation practices.
- Cooking ideas and community sharing: quick demos on tasty, sustainable venison recipes.
- Resources: local butchers, freezers and processing options.



Hunting Calendar — applying skills in the field

- Year-round: Mayne Island fallow deer hunts (dates & logistics TBC). These trips offer intense, real-world experience for those ready and licensed.
- Aug 25 — Youth blacktail bowhunting season (start) — mentorship-focused outings.
- Sep 10 — Adult blacktail bowhunting season (start) — guided group hunts available.
- Oct 5 & Oct 19 — **Group Hunts on Salt Spring** (evening hunts starting at 5 PM until dusk)
- Oct 24 — **End of Program Evaluation, Potluck & Celebration** (evening)
- Nov–Dec — **Additional group hunts** and follow-up sorties to consolidate skills and continue stewardship.

Safety, ethics and landowner relations

- Safety-first culture: mandatory safety briefings, established communications protocols, first aid capacity and emergency plans for all field events.
- Landowner respect: prior permission for all hunts; clear agreements about where and when hunting occurs; respectful handling of remains and disposal.
- Ethical harvesting: humane shot placement training, quick follow-up procedures and standards for meat care and reporting.

Stories and testimonials (community voice)

- Rémi Vuichard’s testimony: “In December 2025 I harvested my first deer on Salt Spring Island... mentoring allowed me to learn, help biodiversity and share local meat with friends.” — a reminder of the meaningful, transformative aspects of community hunting and mentoring.

Resources and precedent programs

- Indigenous youth hunting — Lake Babine: <https://thenarwhal.ca/indigenous-youth-hunting-lake-babine/>
- Municipal deer management — Cincinnati: <https://www.cincinnati-oh.gov/cincyparks/natural-resources/conservation-and-land-management/deer-management/>
- The International Bowhunters educational program - https://www.bowhunter-ed.com/national/studyGuide/The-International-Bowhunter-Education-Program-IBEP/301099_185346/

Next steps and call to action - We are ready to get started and work together:

1. Discuss with partners and steering committee members (May).
2. Finalize mentors and workshop facilitators (late May).
3. Open registration (waiver + payment) with sign-up deadline (May).
4. Public launch & welcome BBQ: (June).
5. Execute workshops, practice, hunts, and wrap up with a celebration.
6. Analyze the data and share findings with the community at large (December)

With your guidance and endorsement of such a program we can source a vastly increased number of privately held hunting grounds. The SAS would like to join forces with you in a community effort to protect our island ecosystems, learn priceless field skills, and share the joy of local, sustainable food.





Participants gathering during the first workshop



Archery mentor at work



A friendly visit



Crossbow safety orientation



Penelakut tribe representative sharing cultural perspective



Deer stew cooking



Deer anatomy presentation



Map and compass orientation



Deer trails reading



Watching a documentary about biodiversity issues on the Gulf Islands

Penelakut Tribe



To whom it may concern,

My name is Kurt Irwin, and I'm a member of the Penelakut Tribe and currently serve on Chief and Council. I had the opportunity to attend one of the Salt Spring Island Archery Society's Bow Hunting Apprenticeship sessions as a guest speaker to talk about First Nations rights and traditional harvesting on Salt Spring Island.

I was impressed by the knowledge and respect being taught, especially the emphasis on safety and ethics for young hunters. I believe this program presents an opportunity to build a strong and lasting relationship between the Archery Society and the Penelakut Tribe.

We look forward to building this relationship and moving together in a good way, working together to encourage greater participation by Penelakut youth in future apprenticeship programs, while strengthening our partnership. For these reasons, I'm pleased to offer my strongest support for the Salt Spring Island Archery Society's Bow Hunting Apprenticeship Program. Any future funding invested will help educate future generations and strengthen community partnerships.

Sincerely,

A handwritten signature in blue ink, appearing to be 'Kurt Irwin', is located below the word 'Sincerely,'.

Kurt Irwin, Penelakut Tribe Council Member.



PO Box 407

Salt Spring Island, BC, V8K 2W1

August 5, 2026

To whom it may concern:

On behalf of Stqeeye' Learning Society, we are pleased to offer our whole-hearted support for the Salt Spring Archery Society's Bowhunting Apprenticeship Program. This initiative reflects many of the values that guide our work: relationship, reciprocity, respect, responsibility, cultural continuity, and learning through direct connection to the land and community.

The program provides Indigenous participants with meaningful opportunities to learn a time honoured land-based skill in a safe, supported, and culturally respectful environment. Beyond the technical practice of bowhunting, participants gain a deeper understanding of food sovereignty, ethical harvesting, ecological stewardship, patience, safety, and accountability. These teachings support youth to build practical skills while strengthening their relationship with the land, with one another, and with the responsibilities that come with harvesting in a good way.

We have seen how powerful this kind of learning can be when instructors share knowledge with care and humility, and when Indigenous participants are welcomed as learners whose own histories, families, and community teachings are honoured. This creates a reciprocal learning environment rooted in respect, where skills are passed forward and relationships are strengthened.

The fully funded seats offered to Indigenous participants are especially important. Many youth who attended have spoken with pride about the skills, confidence, and sense of connection they gained through the program. For some, these teachings represent knowledge that may once have been shared by Elders or family members, but was interrupted through displacement, loss, and the impacts of colonial systems. Supporting youth to reclaim land-based skills helps rebuild pathways to self-reliance, wellness, cultural belonging, and food sovereignty.

This program is more than an outdoor skills course. It is an investment in Indigenous youth leadership, intergenerational knowledge transfer, responsible stewardship, and community resilience. In a time when many young people are disconnected from traditional land-based practices, opportunities like this help restore confidence, identity and relationship to place. They also support healthier futures by strengthening local food knowledge and reducing dependence on distant, carbon intensive food systems.

We respectfully encourage funders and community partners to contribute to this meaningful program. Your support will help ensure that Indigenous participants continue to have access to culturally grounded, practical, and life-shaping learning opportunities. By investing in the Bowhunting Apprenticeship Program, funders are helping carry forward teachings of respect, responsibility, reciprocity, and care for the land- teachings that will continue to benefit youth, families, communities, and future generations.

With gratitude,

Brianna Thorne

Education Coordinator Stqeeye' Learning Society

(250) 815-0644



August 3, 2026

To whom it may concern,

On behalf of the Galiano Conservancy, I'm writing to express support for the Salt Spring Archery Society's Bowhunting Apprenticeship Program. As a professional biologist, an advisor to the program, and an active participant in the inaugural delivery of the program, I am pleased to recommend the program for continuation, funding, and expansion.

Founded in 1989, the Galiano Conservancy is one of the first community-based land trusts in BC, and today our ongoing programs include biodiversity conservation, land stewardship, ecological restoration, environmental education, sustainable food systems, and climate action. Along with my colleague, Bobbi-Jo Basarab, I co-lead the GCA's new *Q'úyél q'úwen* | *Restoring the Balance* program, which promotes an Indigenous-led framework for the restoration of forested ecosystems in the Gulf Islands, informed by western science and Indigenous knowledge. One of the three central pillars of this program is "Stewardship of Deer", which focuses on building local capacity to reduce the island's deer population through safe and responsible harvesting practices. Two decades of peer-reviewed research has demonstrated that deer populations across the Southern Gulf Islands are 10 times greater than historical levels, with cascading negative ecological impacts on vegetation, songbirds, pollinators, and traditional food and medicine plants. Simply put, neither reconciliation with Indigenous peoples nor restoration of ecosystems are possible absent community-led efforts to harvest and regulate island deer populations.

For both regulatory and practical reasons, bowhunting has emerged as the most accessible method for harvesting deer on the Gulf Islands, but opportunities to learn how to hunt effectively with a bow are very limited for those who do not already have family members who hunt in this manner. Salt Spring Archery Society's Bowhunting Apprenticeship Program has been thoughtfully designed to fill this gap. It is comprehensive, inclusive, and informative, relying on experienced mentors, traditional knowledge holders, and subject matter experts to give participants a solid grounding in the ethics, practice, and value of bowhunting from ecological and cultural perspective.

The launch of this program meets a very real need and coincides with regional efforts to raise awareness around the need to "restore balance" to the deer population. We support the continuation and expansion of this program, and invite opportunities to collaborate in the future on making the program more accessible to residents of Galiano Island.

Adam Huggins, R.P. Bio
Restoration Coordinator – Galiano Conservancy Association

Capital Regional District
Grant-In-Aid Application Form
FOR ELECTORAL AREAS ONLY:

Juan de Fuca

Salt Spring Island

Southern Gulf Islands

[Revised November 16, 2012]

CRD GRANT-IN-AID APPLICATION FORM

Grants-In-Aid are for the CRD Electoral Areas only: Juan de Fuca, Salt Spring Island, and Southern Gulf Islands

Application Submitted By

Name and Address of Applicant: The Salt Spring Holistic Health Foundation
151 Rainbow Rd
Salt Spring Island, V8K 2M3 B.C.

Contact(s): Valerie Louvet 1-289-834-4217
(name) (phone) (fax)
ourgatheringtherapy@gmail.com
Email address

Contact(s): _____
(name) (phone) (fax)

Email address

Application Summary

Project or purpose for which you require assistance:

Our Gathering Clinic is looking to fund one (1) women's mental health cohort in partnership with an on island registered clinical psychologist to start September 2026.

Amount of grant requested \$ 5000

To the best of my knowledge, all of the information that is provided in this application is true and correct. Furthermore, I hereby certify that this application for assistance is:

- **NOT** being made on behalf of an industrial, commercial, or business undertaking
- **NOT** available for the personal benefit of any individual, proprietor, member or shareholder


(signature of authorized signatory)

Executive Director
(title)

Valerie Louvet
(print name)

Applicant Profile

1. Please describe the services / benefits that your organization provides to the community. Are these services / benefits available to the community from another organization or agency?

Our Gathering Clinic provides access to low cost, barrier free holistic health therapies for women on Salt Spring Island that are in perimenopause and menopause. We are currently also seeking to tie in a nurse practitioner to close the rural health care gap in women's health. The primary, core group of women who are first to receive these treatments are those on low income, disability, part time wages due to caring responsibilities and single mothers. We do not believe there is another service or agency providing this model of care within the Southern Gulf Islands.

2. Describe the geographic area that receives services or benefits from your organization.

Primarily Salt Spring Island but clients are accepted from the wider Southern Gulf Islands as well.

3. Is your organization voluntary and non-profit? ☐ NO ☒ YES

Please detail any remuneration paid, or funds otherwise made available to members, officers, etc. of your organization.

The board and the Executive Director are all volunteers donating their time for this one-of-a-kind women's clinic.

Please indicate the number of members / volunteers in your organization and how long your organization has been in operation.

The clinic was registered in November 2024. We partner with various therapists on island to deliver programming and have reached approximately 20 women so far on Salt Spring. Our first year of operation was June 2025 to June 2026 and we were awarded CRA status this June! We successfully ran two clinical reflexology cohorts of 3 months each June-Sep 2025 and October 2025-February 2026.

Project / Proposal Profile

1. Assistance is being requested for:

capital project and / or equipment

special event

other purpose (program funding)

2. Please describe the proposal for which you are requesting assistance. Attach additional information if required.

Each program (therapy) treats up to 10-12 women each year (cohort.) Depending on the program the costs are between \$5000-\$10000 per year per cohort. In the past we secured two rounds of funding for clinical reflexology to test out this model of care. We were successful in acquiring data on the clinical outcomes of the women's health during the cohort year as well as self reported data about how the women felt about the clinic, the program and what it would mean if the clinic became fully funded to include all the therapies listed on our website as well as an NP.

Each woman is screened and assessed for need and financials to make sure they align with our mission. The women then get the therapy sessions with the financing going directly to the therapist. The client pays \$45 to the foundation that manages the clinic in a Future Health Care fund to help with funding the integration of a nurse practitioner.

3. Please describe how this proposal will benefit the community.

Providing low cost therapies to menopausal women on Salt Spring Island not only directly benefits the women but also their immediate families as well as continuing a ripple effect for the community as a whole. Healthy, supported and cared for women are essential to a healthy, resilient society. For more information:

<https://pacificpublichealth.ca/resources/womens-health-is-public-health/>

Funding and Financial Information

1. Attach supporting financial information, i.e., budget / financial report. Ensure the following information is clearly itemized;
 - project budget,
 - grants / funding from other sources,
 - funding contributed by applicant through fund raising activities or other sources of revenue and,
 - financial statement that itemizes total expenses for the fiscal year, including any monies and/or benefits paid to members or officers.

2. Have you applied for a grant / funding from another source(s)? ☐ NO ☒ YES

If yes, complete the following chart. **If no**, please explain

please note that some grants are not open to application yet but the clinic will be applying for them namely the 100 Women & Men Who Care, The Victoria Foundation, The Vancouver Foundation, CRA

Name of Grant or Funding Agency	\$ Amount Applied For	Status of Grant Application		
		Approved (Y)	Denied (Y)	Pending (Y)
Gay Lea Foundation	50000	☐	☐	☒
Traquir Family Foundation	10000	☐	☐	☒
Lululemon Foundation	50000	☐	☐	☒
Looking Out Foundation	25000	☐	☐	☒

3. Have you received assistance (grant in aid / waiving of fees, etc.), from the CRD in previous years?

☒ NO ☐ YES..... **If yes**, please complete the following chart.

Year	\$ Amount	Purpose for which assistance was used

4. Does your organization:

Offer direct financial assistance to individuals or families? ☐ Yes ☒ No

Provide services that fall within the mandate of either
a senior government or a local service agency? ☐ Yes ☒ No

Provide an opportunity for individuals to make direct
Contributions to the project (e.g., fundraising for the project)? ☒ Yes ☐ No

Or, is your organization:

part of a Provincial or National fund raising campaign? ☐ Yes ☒ No

The information provided in Section 4 is for data collection purposes.

Followup:

Please refer to Page 6 of the **Grant-In-Aid - Application Completion Guide** regarding the following:

1. Acknowledgement

2. Reporting



The Salt Spring Holistic Health
Foundation

To,

BC Healthy Communities

151 Rainbow Rd
Salt Spring Island, B. C. V8K2M3
June 23, 2026

Women across British Columbia are struggling to get timely, supportive, multidisciplinary holistic perimenopause and menopausal care, especially when combined with debilitating women's health issues such as Endometriosis, Adenomyosis, Fibroids, or PMOS.

Our Gathering Clinic is setting out to change that. We are providing this systems level changing care with a nurse practitioner at the helm who is able to provide direct, clinically robust allopathic care including exams, prescriptions, referrals and imaging. The clinic then combines that with holistic/complimentary treatments such as clinical reflexology, physiotherapy, massage therapy, acupuncture, IV iron therapy and mental health practices. Traditionally these supportive therapies are anything but equity-centered or barrier free and we are aiming to change that and promote true health for the whole person.

As someone who suffers from Adenomyosis as well as being a clinical reflexologist, I understand first hand the health that can be regained when these services are accessible and affordable on a regular basis. Having access to these therapies along with allopathic care isn't a luxury but is actually best care practice as many other countries have proven with their multidisciplinary team based clinics.

We are seeking partnerships and grants to help us run the programming as well as the clinic's physical location and promote this integrative clinic with an end goal of seeing them open across B.C. in particular in rural communities like the Southern Gulf Islands. There are a lot of private, for profit menopause clinics but we are the only nonprofit women's holistic healthcare clinic in B.C. Healthcare should never be for profit and should always be in partnership. Please join us in fundamentally changing menopause care today!

Valerie Louvet
Executive Director

Budget for all Grants 2026

Our budgets are very simple as we are in our first operational year as a CRA registered charity. Each service costs between 5-10k a year to run for each cohort of 10-20 equity deserving women. There are no overheads like rent or salaries as both the Executive Director and Board are strictly volunteers.

Programming

Clinical Counselling for Peri/menopause (CRD Grant in progress) 5'000.00

Yoga & Mental Health Menopause program (Lululemon Grant in progress) 50'000.00

Acupuncture for Pain Relief during Menopause (Victoria Foundation Grant in progress) 2-5'000.00

Massage Therapy (Massage Therapy Foundation Grant in progress) 30'000.00

Clinical Reflexology for Peri/Menopause (Gay Lea Foundation Grant in progress) 5'000.00

Pelvic health physiotherapy (Victoria Foundation Grant in progress) 5'000.00

Notes

Massage Therapy Foundation and Lululemon grants are restricted to be used solely for those programs and have clinical data reporting requirements. They are also multi-year requests with Lululemon's funding 5 years of programming and the Massage Therapy 3 years.

Project Budget for The Salt Spring Holistic Health Foundation

Therapist Fees for licensed clinical counselling — \$4,000

Drinks & Snacks — \$500

Space Rental — \$500

Total — \$5,000

Two-Year Financial Statement					
	2026		2025		
Income			CDN	More Info	
Individual Donations		\$0			
Corporate Donations		\$0	\$5,000	private donor who has sadly passed away	
List each corporation and corresponding amount			\$0		
Grants		\$0	\$0		
List each grant					
Events and Fundraising		\$0	\$0		
Membership Fees		\$1,620	less clients seen beca	\$6,480	clients pay \$45 as a "pay forward" for future women
Interest Earned		\$0		\$0	
Other (specify)		\$500		\$0	
Total Income		2120	0	11480	0
Expenses	CDN	0	CDN	More Info	
Programming/Therapy Delivery	\$2,120		\$11,480		
List each activity					
Overhead					
List each overhead item					
Other					
Lobbying activities					
List other expenses					
Total Expenses		2120	0	0	0

Please contact Valerie Louvet
at
ourgatheringtherapy@gmail.c
om for questions

Appendix D: Approved to Date for 2026 Applications and Awards¹

No.	Applicant	Project Title	Amount Requested	Amount Approved
1	Transition Salt Spring Society	Collecting and Chipping of Invasive Plants	\$3,500	\$3,500
2	Beaver Point Hall Community Association	Equipment replacement of electronic ignition propane stove and ventilation hood installation.	\$5,000	\$5,000
3	Bandemonium Music Society	Assistance with the costs associated with three performances (two concerts, one dance)	\$1,000	\$1,000
4	Copper Kettle Community Partnership	To purchase Country Grocer gift cards.	\$5,000	\$5,000
5	DAISSI Diverse and Inclusive Salt Spring Island	SS Pride 2026 Community Special Events	\$9,000	\$5,000
6	Graffiti Theatre	Convergence Festival (expanded to 1.5 days) Community Event	\$3,500	\$3,500
7	Lookout Housing and Health Society	On-site Community Garden	\$3,817	\$3,817
8	Salish Sea Inter-Island Transportation Society	Support the Tour des Iles 2026 2-day festival	\$5,000	\$5,000
9	Salt Spring Community Hall Society	Re-roofing the Hall & rebuilding roof structure on the two flat roofs.	\$5,000	\$5,000
10	Salt Spring Groove Photo Arts Association	SS Groove Photo Arts Association publicly accessible photographic exhibition.	\$1,000	\$1,000
11	Stagecoach School for the Performing Arts	Upgrade of tools and technology for the Film Department within the Performing Arts School.	\$9,800	\$5,000
12	Salt Spring Island Farmland Trust Society	Indigenous engagement & collaboration with organizing Indigenous Peoples Weekend on June 19-21, 2026.	\$5,000	\$5,000
13	Salt Spring Island Minor Baseball Association	The purchase of tarps that will maintain field quality, reduce maintenance demands and support safe field use.	\$2,839	\$2,839
Total			\$59,456	\$50,656

¹This includes all GIA applications approved to date for 2026 for SSI, including the spring intake and those applications that were approved outside of the intake window.

**REPORT TO SALT SPRING ISLAND LOCAL COMMUNITY COMMISSION
MEETING OF THURSDAY, SEPTEMBER 17, 2026**

SUBJECT Salt Spring Island Integrated Housing Strategy

ISSUE SUMMARY

To review and endorse the Salt Spring Island Integrated Housing Strategy.

BACKGROUND

In 2025, the Salt Spring Island Local Community Commission (LCC) initiated the development of an Integrated Housing Strategy and retained a consultant to support the work. The project was intended to build on previous housing studies and improve coordination among the organizations involved in housing on Salt Spring Island.

The consultant completed a review of existing housing-related reports and housing needs information and undertook stakeholder and community engagement activities in late 2025, including workshops, interviews, and a community town hall.

The consultant compiled the findings from this early work into a “What We Heard” document, which was presented to the LCC on March 12, 2026, followed by development of a Housing Action Long List. The proposed actions were subsequently reviewed by the LCC, Islands Trust, and CRD staff and discussed at a joint LCC and Salt Spring Island Local Trust Committee workshop on May 28, 2026.

The attached Integrated Housing Strategy incorporates the findings from the background review, community engagement, and action plan development process. A plan to implement the strategy is included within the list of Actions.

ALTERNATIVES

Alternative 1

That the Salt Spring Island Local Community Commission:

1. Endorse the Salt Spring Island Integrated Housing Strategy, attached as Appendix A as a community framework to guide collaboration among governments, housing providers, community organizations, infrastructure providers, First Nations, funding agencies, and other partners involved in housing on Salt Spring Island;
2. Confirm its support for advancing those actions identified for the Local Community Commission that are consistent with its service mandates, delegated authority, approved work plans, and annual budget processes; and
3. Direct staff to consider opportunities to support implementation of the Strategy through the Salt Spring Island Economic Development Service, advocacy initiatives, partnership development, grant programs, and future work planning, as appropriate.

Alternative 2

That the Salt Spring Island Local Community Commission receive the Salt Spring Island Integrated Housing Strategy and direct staff to report back with a proposed scope of work, budget, funding source, and implementation timeline to undertake additional revisions to the Strategy prior to consideration of final endorsement by the Commission.

IMPLICATIONS

Alignment with Board & Corporate Priorities

The Salt Spring Island Integrated Housing Strategy is aligned with the Salt Spring Island Local Community Commission Strategic Plan and supports the CRD Board's 2023-2026 priorities related to Housing, First Nations, and Governance.

Financial Implications

The consultant agreement for development of the Salt Spring Island Integrated Housing Strategy was approved within the existing project budget and included consulting services in the amount of approximately \$47,000, plus an additional \$10,000 to support First Nations engagement activities.

There are no additional financial implications associated with receiving or endorsing the Strategy. Any further revisions to the Strategy beyond the current draft, or implementation of actions identified within the Strategy that require additional resources, would require future Commission consideration of funding sources and budget implications through strategic planning for the next political term, annual service planning, and LCC budget processes.

As the Strategy identifies actions for multiple organizations, implementation costs and funding responsibilities will vary depending on the lead agency and specific action being advanced.

Climate Change Implications

The Salt Spring Island Integrated Housing Strategy recognizes the relationship between housing, infrastructure capacity, environmental stewardship, and climate resilience. The Strategy includes actions that encourage directing housing growth to existing village centres and serviced areas, supporting compact development patterns, protecting sensitive ecosystems, and promoting environmentally conscious housing forms and building design.

First Nations Implications

The Salt Spring Island Integrated Housing Strategy was informed by engagement with Penelakut Tribe and WSÁNEĆ Leadership Council and recognizes the importance of ongoing collaboration with First Nations that have traditional ties to Salt Spring Island. The Strategy includes actions that identify opportunities for partnership and support housing needs for First Nations members, including seasonal, cultural, and residential housing opportunities.

Implementation of actions identified within the Strategy will require ongoing engagement and collaboration with First Nations where appropriate and within the mandates of participating organizations.

Intergovernmental Implications

The Salt Spring Island Integrated Housing Strategy is intended to support a coordinated and collaborative approach to addressing housing issues on Salt Spring Island. The Strategy

recognizes that responsibilities related to housing are shared among multiple organizations, including the Capital Regional District, Salt Spring Island Local Community Commission, Islands Trust, First Nations, provincial and federal agencies, infrastructure providers, non-profit housing organizations, and community partners.

Several actions identified in the Strategy require collaboration between multiple agencies and are intended to improve intergovernmental coordination, information sharing, advocacy, and alignment of housing-related initiatives. Implementation of the Strategy will depend on participating organizations advancing actions within their respective mandates, authorities, and available resources.

Service Delivery Implications

Implementation of actions identified in the Salt Spring Island Integrated Housing Strategy that are within the LCC service mandate can be advanced through future service planning processes. Actions requiring additional staff resources, funding, or service changes will be subject to future Commission consideration, budget approvals, and available resources.

Social Implications

The Salt Spring Island Integrated Housing Strategy is intended to support improved housing outcomes for Salt Spring Island residents through increased collaboration, coordination, and action across the housing continuum. The Strategy identifies opportunities to improve housing availability, affordability, and housing choice for current and future residents.

CONCLUSION

The Salt Spring Island Integrated Housing Strategy provides a community-wide framework to help guide housing-related collaboration, advocacy, and action on Salt Spring Island. The Strategy builds on previous housing studies, housing needs assessments, and community engagement and identifies a series of actions intended to improve housing outcomes while recognizing environmental stewardship objectives, infrastructure capacity constraints, and the roles of the many organizations involved in housing.

As housing-related responsibilities are shared among multiple governments, agencies, service providers, and community organizations, implementation of the Strategy will require ongoing collaboration and action by partner organizations within their respective mandates, authorities, and available resources. The Strategy provides a foundation to support those efforts and to inform future planning, advocacy, partnership development, and project implementation.

RECOMMENDATION

That the Salt Spring Island Local Community Commission:

1. Endorse the Salt Spring Island Integrated Housing Strategy, attached as Appendix A as a community framework to guide collaboration among governments, housing providers, community organizations, infrastructure providers, First Nations, funding agencies, and other partners involved in housing on Salt Spring Island;
2. Confirm its support for advancing those actions identified for the Local Community Commission that are consistent with its service mandates, delegated authority, approved work plans, and annual budget processes; and
3. Direct staff to consider opportunities to support implementation of the Strategy through the Salt Spring Island Economic Development Service, advocacy initiatives, partnership development, grant programs, and future work planning, as appropriate.

Submitted by:	Justine Starke, RPP, MCIP, Senior Manager, Southern Gulf Islands Administration
Concurrence:	Stephen Henderson, MBA, P.G.Dip.Eng, BSc, General Manager, Electoral Area Services

ATTACHMENTS

Appendix A: Draft Salt Spring Island Integrated Housing Strategy, August 2026
Presentation: SSI Integrated Housing Strategy – Action Plan Sept 2026

INTEGRATED HOUSING STRATEGY AND ACTION PLAN

Salt Spring Island - **DRAFT**



SEPTEMBER 2026

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ACKNOWLEDGEMENTS

The creation of this strategy was initiated by the Salt Spring Island Local Community Commission (LCC) and the Capital Regional District (CRD). Thank you to the many community members, agency partners, First Nations, and local organizations who contributed to this work.



1. OVERVIEW

Why does Salt Spring Island need a housing strategy?

Census data and housing needs reports for Salt Spring Island show that at least 1,055 (21%) of private households on Salt Spring Island are living in unaffordable housing. Costs are rising, and the availability of stable, suitable homes for islanders is an ongoing challenge.

Significant public engagement has been conducted about housing on Salt Spring Island, all of which points to the need for more attainable, diverse housing options that are considerate of the natural environment, limits to water resources, and unique community character.

A well-documented shortage of suitable housing for people living and working on Salt Spring Island creates challenges in labour availability for island businesses. Stories of informal or unsuitable housing and temporary housing due to seasonal rentals are common, as islanders get creative—whether by choice or not—to stay in the community they love.

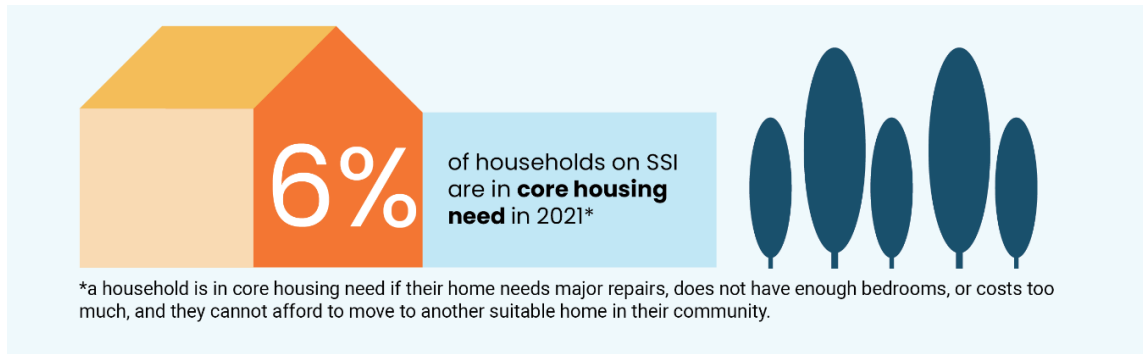
While not all of these pressures are unique to Salt Spring Island, they underscore a well-documented need that is closely tied to broader system and governance challenges affecting housing affordability, suitability, and stability. The scale of the challenge highlights the importance of taking coordinated action to ensure that the people who contribute to the island's unique character and vitality can continue living and thriving in the community. Action planning must be feasible, which on Salt Spring also means recognizing limited infrastructure capacity.

To help address this, the goal of the Integrated Housing Strategy and Action Plan is to:

- Build on existing research, knowledge, and recommendations about housing solutions on Salt Spring Island;
- Provide a coordinated, action-oriented approach to addressing housing challenges and affordability;
- Define a clear policy direction and shared vision for creating attainable and appropriate housing for diverse household needs;
- Strengthen inter-agency collaboration to improve the overall economic sustainability and resilience of the island.

The intention of this process is to outline how intersecting governments, policy makers, regulators, and infrastructure providers can work together to ensure that housing needs are met in a way that aligns with Salt Spring Island’s distinct community character and values.

Snapshot of housing need on Salt Spring Island



Inadequate Housing

Percentage of households that need major repairs

7% of total households in core housing need

7% of owners on Salt Spring Island

12.5% of renters on Salt Spring Island

Unaffordable Housing

Percentage of households spending more than 30% of their income on housing

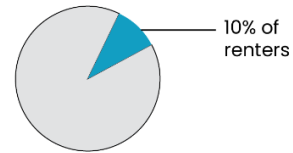
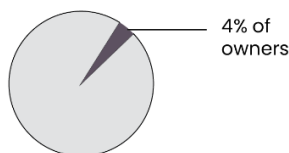
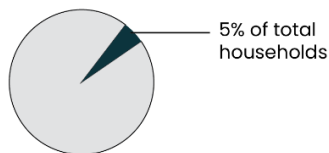
21% of total households in core housing need

17% of owners on Salt Spring Island

38% of renters on Salt Spring Island

Unsuitable Housing

Percentage of households that do not have enough bedrooms to meet National Occupancy Standards



Source: Statistics Canada 2021 Census of Population

For a more detailed breakdown of housing need on Salt Spring Island, see **Appendix A**.

What is meant by “affordability” and “attainability”?

Affordable housing means different things for different households. The Government of Canada considers housing affordable when a household spends less than 30% of its before-

tax income on shelter costs, including rent or mortgage payments, utilities, property taxes, and insurance.

On Salt Spring Island, affordability varies significantly depending on a household's income. The highest income households may be able to afford to purchase a home on the island, while many low- and moderate-income households likely cannot access homeownership at a price that would be considered affordable. While the rental market offers a more affordable option, the rental market is extremely limited. Many families struggle to find a rental home that they can afford, in a location that works for them, and with enough bedrooms to meet their needs.

Attainable housing is housing that meets the needs of Salt Spring Island residents and workers across a range of incomes, including essential service workers, tradespeople, small business employees, seniors, and families, at a cost that is proportionate to local incomes and does not create financial hardship. Housing may be market or non-market, rental or ownership, and should support the ability of people to live and work within the community.

What makes the strategy ‘integrated’?

While significant efforts have been made to understand and plan for housing on Salt Spring, decision-making, coordination, and implementation remain barriers.

Between the Islands Trust and Salt Spring Island Local Trust Committee (LTC), the Capital Regional District (CRD), the Local Community Commission (LCC), and numerous grassroots organizations, significant work has already been undertaken to understand and plan for Salt Spring Island’s housing needs. Despite these efforts, substantial housing challenges remain.

Salt Spring Island (SSI) operates in a complex jurisdictional territory where authority for decision-making and planning related to housing is distributed between the Islands Trust, the Capital Regional District (CRD), provincial agencies, and through the individual actions of community organizations, infrastructure and service providers, and the private development sector.

The role of the Islands Trust as a special purpose land use authority creates a governance context that is unique in British Columbia. As the Trust balances housing needs with its legislated mandate to preserve and protect the environment and unique amenities of the Islands Trust Area, housing decisions must be considered alongside environmental, cultural, and community priorities, requiring coordination among multiple organizations and decision-makers.

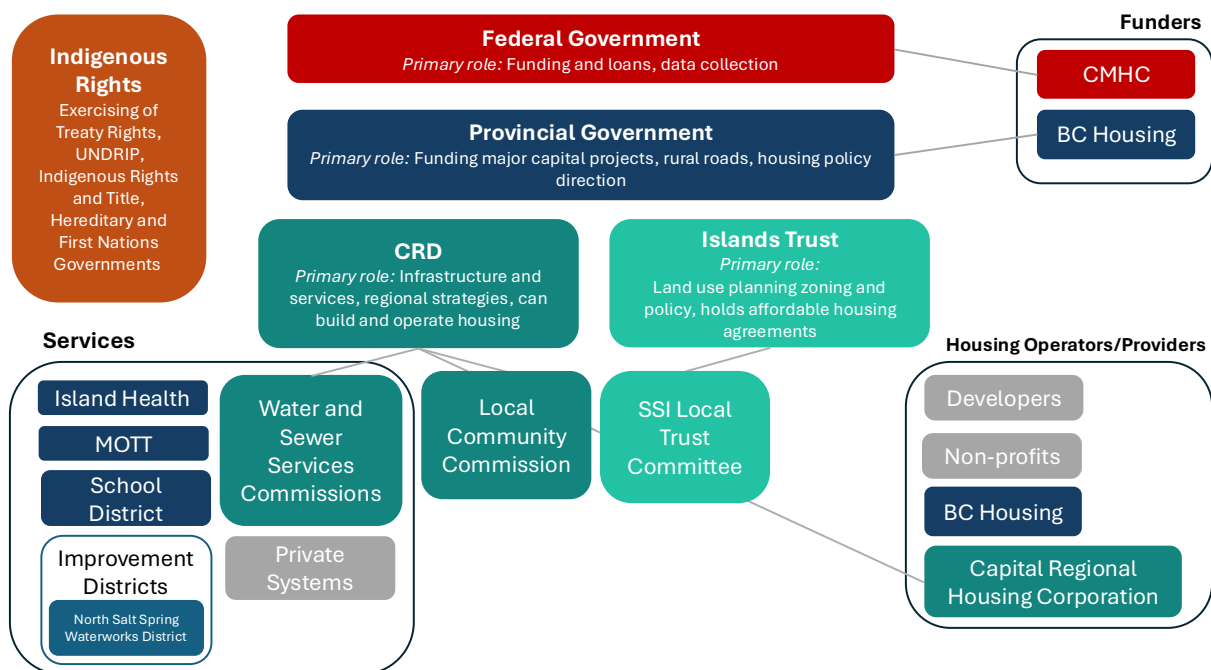


Figure 1: Key Actors in the Housing Landscape on SSI

How does this strategy fit with broader regional planning?

The Integrated Housing Strategy is a document that is intended to align with and complement existing, broader Capital Region planning tools such as the Salt Spring Island Official Community Plan (OCP) being created by Islands Trust, the Regional Housing Affordability Strategy (RHAS), and the Rural Housing Pilot Program.

Among these plans, the Integrated Housing Strategy specifically addresses housing on Salt Spring Island. It demonstrates significant interest from residents, community groups, government partners, and agencies on various housing actions and outlines roles for successful implementation.

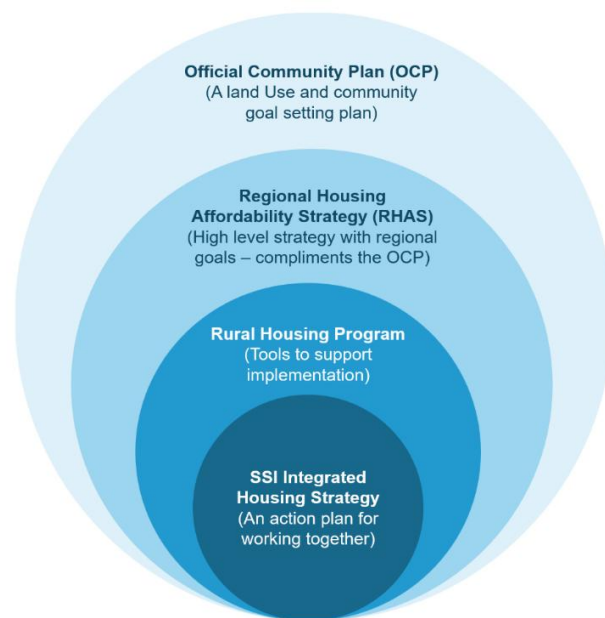


Figure 2: Regional Policies Relating to Housing

How was this strategy created?

The approach to creating this strategy included:

- A detailed background review and analysis of existing planning and engagement to date regarding housing need on Salt Spring Island;
- In-person and virtual engagement with residents, community partners, government representatives, infrastructure providers, First Nations, and community members with lived experiences of housing insecurity;
- Working sessions with the Capital Regional District, Salt Spring Island Local Community Commission (LCC), Islands Trust, and other agency partners on the draft action long list;
- Final creation of the Action Plan based on the financial, jurisdictional, and operational feasibility of the proposed actions as well as the alignment with environmental stewardship and the community character of Salt Spring Island.

For a full breakdown of the methodology and engagement process, see **Appendix B**.

Key takeaways

The actions undertaken above revealed a vision for Salt Spring in which housing growth is focused within village hubs and other serviced areas where residents can access services, transportation, and other infrastructure more easily. Building around village hubs is seen as a way to preserve ecological integrity by avoiding greenfield development and disturbing natural areas. Aligning development planning with complete community concepts and community infrastructure capacity will be critical to balance the need for housing with the needs of residents and the environment.

The Official Community Plan update, scheduled for this year, provides an opportunity to resolve many of the land use and housing questions identified during the development of this plan. Through focused community discussions on Ganges, including density modelling and exploration of a long-term vision for the Drake Road and Kings Road areas, the community can help establish clear direction on the type and scale of higher-density housing desired, such as townhouses and small apartment buildings.

Community engagement showed that no single solution will address housing challenges; multiple actions are needed to increase long-term rental and attainable ownership housing.



2. FRAMEWORK

This section outlines the vision, goals, and action plan for an Integrated Housing Strategy for Salt Spring Island. This framework is a result of key findings, themes, and desires related to housing surfaced or reiterated in the background scan, data analysis, and engagement components of this work.

There is no one single solution for creating a robust housing system on Salt Spring Island. The plan needs to address a multitude of challenges, and responsibility (or cost) cannot be borne by one party or group. The actions identified show roles for land and homeowners, multiple levels of government, and other stakeholders. Generally, they seek to:

- Use 'complete communities' concepts and data to ensure that development is in line with the character and values of Salt Spring islanders;
- Identify what the most at-risk environmental components are and continue protecting them;
- Make secondary suites and accessory dwelling units (ADUs) more available, affordable, and achievable for both homeowners and renters; and
- Create pathways for currently unpermitted housing to meet health, safety, and regulatory requirements.

2.1 Vision

Salt Spring Island is a community where people care for the land and for one another, taking practical action to ensure everyone who calls the island home has access to adequate and affordable housing, now and into the future.



2.2 Guiding Principles

During engagement, three guiding principles emerged repeatedly. These principles can help guide decisions made related to this plan around land use planning, policies, practices, and implementing this plan. They also helped guide the creation of the actions list. Actions that did not relate to these key values were ultimately not included in the plan.

WE TAKE CARE OF PEOPLE AND PLACE.

We take care of people:

- Our community has housing for diverse people, incomes, households, and lifestyles.
- We develop solutions that allow people and families to remain on the island year-round, supporting economic vitality and workforce stability.
- We seek to build community through co-operative housing or micro villages and strengthen connection through placement, design features, and emphasizing complete communities.

We take care of place:

- We use environmentally conscious design principles and emphasize small footprints, energy efficient buildings, new homes in existing village hubs, and eco-friendly materials.
- We protect the environment through informed, data-driven decision-making. This means any development prioritizes the protection of sensitive ecosystems, real limits to growth like available water supply, and eco-conscious design choices. It focuses most new housing in established village hubs to minimize environmental impacts.

WE WORK TOGETHER.

- Regulators, residents, infrastructure providers, homeowners, and builders have a shared sense of purpose, use the same data, and seek to create consistent, aligned approaches.
- We keep all residents and all stakeholders—including persons with lived experience of housing insecurity—involved in the conversation about options and any decisions.

WE PRIORITIZE ACTION.

- Taking action to improve the housing crisis is more important than waiting for perfection. We encourage flexible, creative, and pragmatic solutions rather than waiting for perfect alignment. We focus on achievable projects first, piloting initiatives to demonstrate success.



3. ACTION PLAN

This Action Plan translates the vision, goals, and guiding principles of the Salt Spring Island Integrated Housing Strategy into a focused set of actions. The actions are organized around four goals that reflect what was heard through the background review, data analysis, and community engagement process. They are intended to support coordinated, practical, and achievable progress across the housing system, while recognizing Salt Spring Island's unique governance context, environmental values, infrastructure considerations, and community character.

3.1 Goals of this Plan

To achieve the desired vision and principles we heard in engagement, this plan provides recommended actions to support four concrete goals of the community:

1. People can find housing that meets their needs and budget year-round.
2. Housing decisions balance housing needs, environmental stewardship, infrastructure capacity, and financial feasibility.
3. The community is empowered to create housing solutions.
4. We take action together.

3.2 The Action Plan

The following section provides an overview of each goal, followed by a table outlining the recommended actions. Each action includes a brief description and identifies where it supports households along the housing continuum.

In addition to the action descriptions, the tables identify a lead organization and key collaborators. The lead organization is intended to coordinate, champion, and advance the action, while collaborators are organizations that will play a supporting role through partnership, technical expertise, funding, advocacy, implementation, or decision making.

In many cases, successful implementation will depend on sustained cooperation between multiple partners and ongoing alignment of priorities, resources, and responsibilities. The lead and collaborator assignments are intended to provide a starting point for implementation. As projects advance, partnerships may evolve and additional organizations, First Nations, community groups, housing providers, funding agencies, and other stakeholders may play important roles in moving actions forward.

For the purposes of this Action Plan, the following abbreviations are used:

- **CRD – Capital Regional District**
- **CRHC – Capital Region Housing Corporation**
- **CMHC – Canada Mortgage and Housing Corporation**
- **FCM – Federation of Canadian Municipalities**
- **IT – Islands Trust**
- **LCC – Salt Spring Island Local Community Commission**
- **SSI LTC – Salt Spring Island Local Trust Committee**

The Action Plan table also identifies approximately where the action falls along the housing continuum, which is a useful visualization to organize efforts from emergency, transitional, and below-market to market housing. This is included because addressing housing need on Salt Spring Island will require a diverse range of housing options, recognizing that ‘affordable’ means different things for different people.

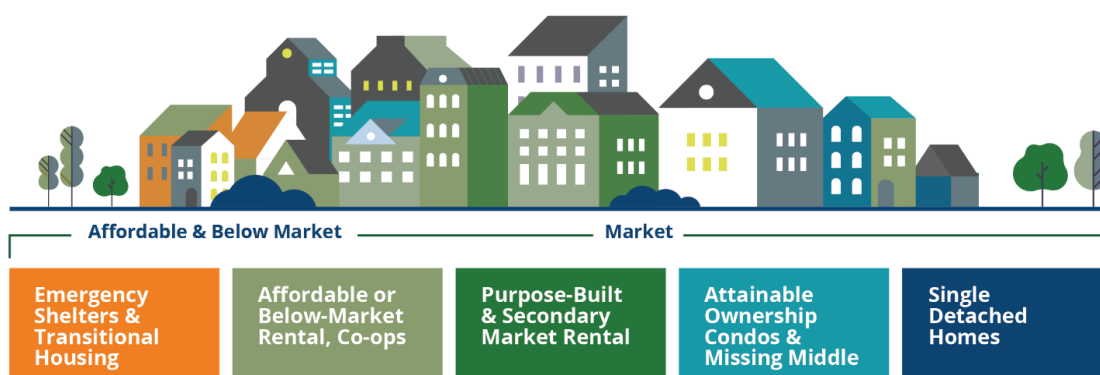


Figure 3: The Housing Continuum

GOAL 1: People can find housing that meets their needs and budget year-round.

DEFINITION

Housing is available on Salt Spring Island for people with a range of incomes, household needs, and stages of life, including subsidized housing, rental housing, and affordable home ownership. A diverse mix of housing options is developed in ways that maintain the character of the island, prioritize affordability, make efficient use of existing infrastructure, and minimize environmental impacts.

This goal focuses on increasing the availability of year-round housing options that meet the diverse needs and budgets of Salt Spring Island residents, while supporting development that reflects community priorities.



Support from Community



“Support Indigenous housing providers to become active on SSI!”

Open House Participant
(community member)

“Purpose built housing with legal agreements that will keep housing affordable now and into the future.”

Community Member
via email

“Needs exist across the entire housing continuum.”

Housing Service Provider

“Rent often takes up way more than the 30% of income that is often discussed.”

Person with Lived Experience of
Housing Insecurity

“There is a long waitlist for access to housing related support (i.e. BC Housing) and sometimes your conditions aren’t considered ‘bad’ enough.”

Person with Lived Experience
of Housing Insecurity

PROPOSED ACTIONS FOR GOAL 1: PEOPLE CAN FIND HOUSING THAT MEETS THEIR NEEDS AND BUDGET YEAR-ROUND.

These actions seek to increase the supply and diversity of housing options on Salt Spring Island by enabling a broader range of housing forms, supporting affordable housing development, and reducing barriers to affordable housing delivery.

Action	Description	Focus on the Housing Continuum	Lead Organization	Collaborators
1.1 Focus support on existing Salt Spring Island housing projects that are already progressing	The housing projects on Salt Spring that require additional resources to complete include Drake Road (CRD-owned), Kings Lane (GISRA), Norton Road (IWAV), and Brinkworthy (ICS). These projects would support affordable, mixed-income, non-market housing with long-term affordability protected through a housing covenant or other legal agreement.	Affordable and Below-Market Housing	LCC	CRD; IT / SSI LTC; non-profit housing providers; SSI Fire; and water and sewer service commissions, including the North Salt Spring Waterworks District. Potential funding and program partners could include BC Housing, Build Canada Homes, CMHC, and FCM.
1.2 Activate Partnerships to Get Affordable Housing Built	Explore partnerships to activate publicly owned lands for affordable mixed-income non-market housing including: • Non-profit housing providers and local social services, • Local businesses, • CRHC, and	Affordable and Below-Market Housing	LCC	CRD, IT / SSI LTC, and local service providers and housing operators. Potential funding and program partners could include BC Housing, Build Canada Homes,

		All interest holding First Nations. This action should focus on coordinating existing resources and working together on a select few projects to ensure a greater chance of success.			CMHC, FCM, and philanthropic foundations such as the SSI Foundation.
1.3	Support Community Groups Seeking to Access Funding for Affordable Housing Initiatives	Support community groups seeking to access funding for affordable housing initiatives. This could work alongside the activation of surplus lands which could be developed through partnership with a non-profit that secures external funding for non-market affordable housing where the affordability is protected by a housing covenant or agreement.	Affordable and Below-Market Housing	LCC	CRD, IT / SSI LTC, and local social service providers and housing operators.
1.4	Support Flexible/Homeplate Zoning Outside of Town Centres	Amend the Land Use Bylaw to incorporate a flexible/Homeplate zoning model to cluster growth on individual properties outside of town centres. It would allow for additional dwelling units on a lot, where the combined floor area of all dwellings does not exceed specified limits. The number of permitted dwellings on flexibly zoned lots would be	Across the Housing Continuum	IT / SSI LTC	CRD and water and sewer services commissions, including North Salt Spring Waterworks District.

		limited by lot size, combined floor area ratio (FAR), and servicing infrastructure capacity.			
1.5	Enable Strata Conversions of Accessory Dwelling Units (ADUs)	Amend the Land Use Bylaw to enable the strata conversion of detached ADUs by a homeowner. This will enable small units to be sold at affordable prices by uncoupling the housing unit from the high cost of the land.	Attainable Ownership and Missing Middle	IT / SSI LTC	Property owners and realtors.
1.6	Enable Preferred Typologies and Tenure Options	Review the Salt Spring Island Official Community Plan Bylaw and Land Use Bylaw to ensure policies support a broader range of housing forms and tenure options in areas with appropriate community infrastructure capacity. This may include: • Identifying and pre-zoning lands for affordable housing developments to reduce approval timelines and support project readiness. • Allowing secondary suites and accessory dwelling units (ADUs) in residential zones, where appropriate. • Allowing manufactured home villages and approved tiny	Across the Housing Continuum	IT / SSI LTC	CRD and water and sewer services, including North Salt Spring Waterworks District and Harbour Authority of Salt Spring Island.

		home parks in suitable locations. • Allowing boarding houses as a housing option. • Allowing liveaboards in marinas where appropriate. This action could be supplemented by a Development Permit Area Form and Character Guideline to ensure community character is maintained in new housing developments.			
1.7	Support Residential Uses for Local First Nations	Actively seek partnerships with First Nations to develop housing for their members. This could include amending the Salt Spring Island Official Community Plan Bylaw and Land Use Bylaw to allow short term and seasonal residential uses specifically for cultural housing for seasonal work, cultural participation, or harvest activities by local First Nations.	Across the Housing Continuum	IT / SSI LTC	First Nations with an interest in or that may be affected by the project as well as potential funders.
1.8	Explore a Density Bonus Program for Affordable Housing	Explore the creation of a density bonus program that would grant additional density and/or units to a property in exchange for community benefits such as ecosystem protection, or a percentage of the	Across the Housing Continuum	IT / SSI LTC	CRD; water and sewer service commissions, including the North Salt Spring Waterworks District; and partners that could benefit from

		additional density as affordable housing secured through a housing agreement, or cash-in-lieu of affordable units which could go into a reserve fund to use for affordable housing projects.			the project, such as conservancies and housing operators.
1.9	Reduce Development Fees for Affordable Housing	Consider reduced development fees for affordable non-profit rental housing projects where the affordability of the units is secured through a housing agreement or covenant.	Affordable and Below-Market Housing	IT / SSI LTC and CRD	CRD and water and sewer services commissions, including North Salt Spring Waterworks District.

GOAL 2: Housing decisions balance housing needs, environmental stewardship, infrastructure capacity, and financial feasibility.

DEFINITION

Housing decisions are informed by evidence, community priorities, and practical considerations. Residents, landowners, developers, service providers, and decision-makers work from data giving a shared understanding of housing needs, environmental constraints, infrastructure capacity, and project feasibility to support timely action.

This goal supports evidence-based decision making and seeks to ensure relevant data is tracked and shared with the community.

Support from Community

“We must respect our water limitations and the nature that has a right to remain undisturbed on this precious island. We are trying to live with climate change, we need to consider environment first and foremost.”

Community member via Email

“Public lack of clarity on how regulations influence current housing conditions (is a challenge).”

Employer Focus Group

“We need appropriate data and definitions in order to have a real conversation.”

Interview Participant
(Positively Forward)

“Regulation related to the environmental is often not discussed for larger properties with single family homes (i.e. those with higher income ‘seem’ to be exempt from the discussion.”

People With Lived Experience
of Housing Insecurity

PROPOSED ACTIONS FOR GOAL 2: HOUSING DECISIONS BALANCE HOUSING NEEDS, ENVIRONMENTAL STEWARDSHIP, INFRASTRUCTURE CAPACITY, AND FINANCIAL FEASIBILITY.

These actions seek to support informed housing and land use decisions by improving access to data, aligning housing growth with infrastructure capacity, monitoring housing trends, and considering environmental and financial feasibility factors. Together, they help ensure housing decisions are grounded in evidence while remaining practical, achievable, and responsive to community needs.

It is important to recognize that implementing these actions has administrative and resource implications. While monitoring and evidence-based decision-making are important, it is neither realistic nor necessary to have complete information about every aspect before decisions are made. In practice, housing opportunities are often time-sensitive, and individual development proposals are typically supported by technical studies and professional reporting through the regulatory review process. These actions are intended to improve the information available to decision-makers without creating unnecessary delays or barriers to implementation.

	Action	Description	Focus on the Housing Continuum	Lead Organization	Collaborators
2.1	Direct New Housing to Villages and Transit Routes Subject to Available Infrastructure	Support land use policies that direct new housing development in or near villages and along existing transit routes. Ganges should remain the primary area for future housing growth, subject to available servicing capacity.	Across the Housing Continuum	IT / SSI LTC	CRD; water and sewer service commissions, including the North Salt Spring Waterworks District; and housing operators and developers.
2.2	Prioritize Infrastructure Capacity for Multi-Family Housing in the Ganges Area	Prioritize limited community water and sewage collection and treatment capacity for multifamily housing in the Ganges area by	Across the Housing Continuum	IT / SSI LTC	CRD and North Salt Spring Waterworks District.

		aligning housing growth with available servicing capacity. This will include continuing to work with the North Salt Spring Waterworks District to understand existing and planned system capacity so that housing, land use, and growth management decisions are informed by available infrastructure.			
2.3	Apply a Financial Feasibility Lens to Key Housing-Related Decisions	Consider implementing processes to integrate a financial feasibility lens into land use decisions to ensure proposed densities and requirements support viable development under existing market conditions. This can include: • Conducting land economics and financial feasibility analyses for major regulatory changes to assess whether proposed policies are likely to support financially viable housing development and to understand the potential impacts on different housing	Across the Housing Continuum	IT / SSI LTC	LCC, CRD

		forms and development scenarios. This may be undertaken for significant zoning amendments, Official Community Plan updates, or other major land use policy changes. Developing a practical housing feasibility checklist that planners, decision-makers, and partners can use when evaluating housing-related policies and development proposals. The checklist can help identify feasibility considerations, potential implementation barriers, and circumstances where more detailed financial analysis may be warranted.			
2.4	Implement Data Tracking of Key Local Data Gaps	Work with partners to identify which organizations are best positioned to collect and maintain information that is currently not tracked for Salt Spring Island that could strengthen future Housing Needs Reports and housing planning efforts. Key data gaps include:	Across the Housing Continuum	LCC	CRD / CRHC, IT / SSI LTC, local non-profit housing providers and social service organizations, and local businesses.

		• Rental vacancy rate • Number of primary and secondary rental units • Rental Prices - Average and median monthly rent • Workforce Housing Units			
2.5	Improve Access to Environmental Information	Work with partner organizations to make existing environmental information easier to find, understand, and use. This information can be made accessible through existing land use planning processes to help residents, landowners, and builders make informed decisions that balance housing needs with environmental stewardship.	Across the Housing Continuum	IT / SSI LTC	CRD and provincial and federal agencies responsible for relevant environmental data.

GOAL 3: The community is empowered to create housing solutions.

DEFINITION

Existing housing is used more effectively by supporting landlord-tenant matching, reducing barriers and uncertainty for landlords, and creating pathways to legalize informal rentals. Housing supply is increased through a combination of optimizing current housing stock, bringing existing units into compliance, and developing new housing options.

This goal seeks to empower the community to take leadership in working towards the community vision.

Support from Community

“Fix zoning so that people can allow housing on their land for an individual or families.”

Open House Participant
(community member)

“We want ongoing invitations to participate and consistent communication so we can stay informed and involved.”

Employer Focus Group

“Homeowners can help pay their expensive mortgages by having tenants in cottage buildings or tiny homes.”

Open House Participant

“Rather than potentially unsafe/informal housing, allow for updating those houses to be safe, legalized formal housing.”

Open House Participant

“Housing portal used to match renters and landlords; custom leases created [could be a solution].”

Housing Service Provider

PROPOSED ACTIONS FOR GOAL 3: THE COMMUNITY IS EMPOWERED TO CREATE HOUSING SOLUTIONS.

These actions seek to empower residents, landowners, community organizations, and local governments to play an active role in addressing housing challenges on Salt Spring Island. Together, they focus on improving access to information, supporting community-led solutions, encouraging collaboration, and creating practical pathways to increase housing options while reflecting local needs and priorities.

Action	Description	Focus on the Housing Continuum	Lead Organization	Collaborators
3.1 Convene Annual Housing Session	Convene an annual public Housing Strategy implementation meeting to report on progress, discuss emerging housing issues and opportunities, and receive community feedback on future implementation priorities. The session should also be used to share information about how housing-related engagement, communication, and decision-making occur across organizations involved in housing on Salt Spring Island, identify opportunities to improve coordination and information sharing, and support greater public understanding of housing initiatives and decision-making processes. The meeting could be jointly hosted by the Salt Spring Island Local Community Commission and Salt Spring Island Local	Across the Housing Continuum	LCC, SSI LTC	CRD, CRD Rural Housing Program, and IT.

		Trust Committee and supported by the CRD Rural Housing Program.			
3.2	Create Educational Materials to Support Development	Create simplified, clear documents that outline procedures, guidelines, and processes for alternative forms of housing, such as tiny homes, or pathways to compliance for existing informal housing.	Across the Housing Continuum	LCC/SSI LTC	CRD Rural Housing Program
3.3	Expand Accessory Dwelling Unit Incentive Programs	Continue the CRD's ADU Incentive program and expand to include minor renovations or other expenses related to renting out rooms. BC Housing and CMHC should reinstate Provincial and Federal ADU incentive programs.	Secondary Rental Market	CRD	BC Housing and CMHC.
3.4	Explore Use of Local Housing Development Grants	Explore opportunities for additional local housing grants, including for the LCC to provide economic development grants and expand its Grant in Aid program to support housing. Opportunities for grant-eligible projects include: • Supporting the legalization or upgrade of existing informal or unpermitted housing to safe, permitted affordable units. • Promoting employee housing. • Supporting minor renovations for sharing single family homes,	Affordable and Below-Market Housing	LCC	CRD and SSI Foundation

		existing ADUs, or boarding houses that are affordable and owned by local community groups. • Providing top-up pre-development funding to affordable housing projects.			
3.5	Develop Education to Encourage Homeowners to Offer Rentals	Develop an education campaign focused on landlords that addresses fears related to renting available units. This would include information on rental best practices and how to set up processes that avoid major disputes. <i>This action can support affordable ownership by reducing barriers to renting ADUs and home sharing, while also increasing rental housing.</i>	Secondary Rental Market	LCC	IT / SSI LTC and non-profit community partners.

GOAL 4: WE TAKE ACTION, TOGETHER.

DEFINITION

Organizations, governments, First Nations, non-profits, and community partners work together through coordinated processes, regular communication, and aligned policies to reduce barriers and support housing delivery. Clear collaboration across jurisdictions, regulatory bodies, and infrastructure providers helps turn housing priorities into actionable and achievable outcomes.

This goal seeks to bring relevant partners together to support housing delivery.



Support
from
Community



“Don’t let perfect get in the
way of good.”

Open House Participant

“Development timelines are
extremely slow (e.g., nine
years for only a few units.)”

Housing Service Provider

PROPOSED ACTIONS FOR GOAL 4: WE TAKE ACTION, TOGETHER.

These actions seek to strengthen coordination, collaboration, and accountability among the organizations involved in housing on Salt Spring Island. Together, they focus on improving how partners work together, aligning decision-making processes, reducing barriers to implementation, and supporting timely action on housing priorities while making the best use of available resources.

Action	Description	Focus on the Housing Continuum	Lead Organization	Collaborators
4.1 Convene Meetings for Inter-Agency Collaboration	Convene periodic and project-specific meetings between relevant government agencies, infrastructure providers, and housing partners to align regulatory requirements for housing development, improve coordination on development applications, identify opportunities to reduce duplication, and support more consistent and timely housing approvals.	Across the Housing Continuum	IT	CRD, SSI LTC, LCC, and water and sewer service commissions, including the North Salt Spring Waterworks District.
4.2 Convene Housing Operators	Facilitate periodic coordination among affordable housing providers, local governments, and funding partners to identify opportunities for collaboration, align priorities, and focus limited resources on projects with the greatest potential to advance.	Affordable and below-market housing	LCC	CRD / CRHC, IT / SSI LTC, and local social service providers and housing operators.

		This action should support coordination on priority affordable housing initiatives, reduce duplication of effort, and encourage partners to work together where collaboration could increase the likelihood of securing funding and successfully delivering housing projects.			
4.3	Evaluate Existing Development Approvals Process	Evaluate and streamline the existing development approvals process to support predictable, timely, and transparent housing approvals. This evaluation should identify opportunities to improve coordination among the CRD, North Salt Spring Waterworks District, and Islands Trust, align regulatory requirements, reduce duplication, and clarify approval processes for housing applicants. This evaluation can be led by a Working Group of cross-agency local government staff and elected officials identified in Action 4.1. <i>Priority project for partners.</i>	Across the Housing Continuum	CRD	LCC, IT, and water and sewer service commissions, including the North Salt Spring Waterworks District.

4.4	Prepare Advocacy Strategy	Prepare an advocacy strategy to coordinate advocacy efforts for housing supports from Provincial and Federal governments. <i>Priority project for partners.</i>	Affordable and below-market housing	LCC	IT; CRD; water and sewer service commissions, including the North Salt Spring Waterworks District; and local social service providers and housing operators.
4.5	Explore Island Housing Authority or Land Trust for Affordable Housing	Develop a business case to explore the feasibility of dedicated funding and staff resources from the CRHC or a separate Salt Spring Island Housing Authority or Land Trust that could develop, own, and operate housing for Salt Spring Island. This would include holding land and working with local non-profits to operate the housing.	Affordable and Below-Market Housing	LCC	IT, CRD, and local social service providers and housing operators.
4.6	Explore Housing Planner/Coordinator/Facilitator for Salt Spring Island	Develop a business case to explore the feasibility and role of a Housing Planner/Coordinator/Facilitator	Across the Housing Continuum	LCC and SSI LTC	CRD

		for Salt Spring Island. This could involve expanding the role of the CRD Rural Housing Coordinator, or Islands Trust dedicating a planner to housing on Salt Spring, or both.			
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4. IMPLEMENTATION AND MONITORING PROGRESS

Implementation is the cornerstone of any successful strategy and is often the most challenging phase of the process. While the strategy establishes the desired direction and priorities, achieving meaningful outcomes depends on sustained commitment, collaboration, and action from all participants. The actions identified within this strategy are intended to advance ongoing dialogue, build momentum, and foster continued engagement among key stakeholders.

Successful implementation will require a structured approach that includes regular follow-up meetings, progress reviews, and ongoing communication to ensure continued alignment with strategic objectives. Clear roles, responsibilities, and accountabilities must be established and understood by all participants to support effective decision-making and coordinated action.

Actions 3.1, 4.1, and 4.2 are a key part of implementation and include inter-agency meetings to allocate roles and responsibilities, regular check-ins to provide opportunities to monitor progress, address emerging challenges, confirm priorities, and adapt implementation activities as circumstances evolve. Maintaining focus, accountability, and shared ownership throughout the implementation process will be essential to translating the strategy's objectives into tangible and measurable results.

Monitoring progress supports transparency and helps us understand whether the Integrated Housing Strategy is moving the community toward its vision and goals. Progress will be measured in two ways:

- Tracking the implementation of the actions identified in this Strategy;
- Monitoring broader housing outcomes, including housing availability, affordability, suitability, and choice.

Together, these measures will show whether the community is making progress toward a healthier, more balanced housing system that meets the needs of current and future residents.

4.1 Tracking Implementation of Actions

Understanding progress will include monitoring the implementation of the individual actions outlined in this Strategy. This approach will help the community track how well the various partners are following through on their commitments and identify any reasons for delays or non-implementation of specific actions.

Islands Trust and the CRD can track the progress of individual actions and report on whether an action is completed, in progress (on time), in progress (delayed), not started, or cancelled. It is recommended that this tracking happens at least annually and is reported back out to the community.

Table 1. Action Tracking Template

Action	Current Status	Additional Details
Outline the Action from the Action Plan	Identify if it is completed, in progress (on time), in progress (delayed), not started, or cancelled.	Provide additional details on the implementation of the action.

The LCC and the Strategy's other partners may also establish individual indicators for an action to help track its individual implementation and effectiveness. However, tracking outcomes on the housing system of individual actions will be difficult, as actions are intended to work together to make changes to the housing system.

4.2 Monitoring Broader Housing Outcomes

True progress on implementation will be marked by changes in the level of housing need on Salt Spring Island. Monitoring these broader outcomes can be done by collecting and analyzing specific data, much of which is already collected during regular processes like Housing Needs Reports or Census data collection. While these reports do not provide a complete picture, they offer a consistent monitoring method through existing reporting processes and therefore involve no additional data-collection cost. These reports therefore provide an overview of changes, while additional local data can supplement the findings.

Tracking Outcomes

Tracking outcomes is important to understand whether actions are making a meaningful difference in the housing system and helping address community housing needs. Provincial legislation requires local governments to complete a Housing Needs Report, typically every 5 years, to assess current and future housing needs. This Strategy builds on those requirements by outlining the provincially required data and adding additional indicators that provide a more complete picture of housing conditions on Salt Spring Island. To monitor progress, the Strategy should be evaluated in two ways:

1. A comprehensive Housing Needs Report every 5 years
2. An annual report to the community and partners or a public meeting that highlights progress on Strategy actions and tracks key housing indicators that can be updated each year.

Most of the indicators can be tracked using existing data sources. However, there are several indicators for which data is not currently available at the Salt Spring Island level. Where this is the case, additional data will be required to establish a baseline and monitor progress over time, which has been recommended in the Action Plan. These data gaps have also been identified in the tables below.

Total Housing Units Required

Requirement	Source	Reporting Timeline
Housing units required - 5- and 20-year total number of housing units	Provincial HNR Method	5-Year Housing Needs Report

Households in Core Housing Need

Indicator	Source	Timeline
Core housing need, overall and breakdown by tenure [# and %]	StatCan Census	5-Year Housing Needs Report
Extreme core housing need, overall and breakdown by tenure [# and %]	StatCan Census	5-Year Housing Needs Report

Population

Indicator	Source	Timeline
Total population	StatCan Census	5-Year Housing Needs Report
Age - Average and median age	StatCan Census	5-Year Housing Needs Report
Mobility - number of non-movers, non-migrants, migrants	StatCan Census	5-Year Housing Needs Report
Number of students enrolled in post-secondary institutions* (if applicable)	Ministry of PSEFS	5-Year Housing Needs Report

Households

Indicator	Source	Timeline
Total number of households	StatCan Census	5-Year Housing Needs Report
Average household size	StatCan Census	5-Year Housing Needs Report
Breakdown of households by size (1, 2, 3, 4, 5+ people) [# and %]	StatCan Census	5-Year Housing Needs Report
Renter and owner households [# and %]	StatCan Census	5-Year Housing Needs Report
Renter households in subsidized housing [# and %]	StatCan Census	5-Year Housing Needs Report

Household Income

Indicator	Source	Timeline
Average and median household income (if available)	StatCan Census	5-Year Housing Needs Report
Renter household income - Average and median (if available)	StatCan Census	5-Year Housing Needs Report
Owner household income - Average and median (if available)	StatCan Census	5-Year Housing Needs Report

Housing Units

Indicator	Source	Timeline
Total number of housing units	StatCan Census	5-Year Housing Needs Report
Breakdown by structural type of units [# and %]	StatCan Census	5-Year Housing Needs Report
Breakdown by size - # of units with 0 bedrooms (bachelor); 1 bedroom; 2 bedrooms; 3+ bedrooms	StatCan Census	5-Year Housing Needs Report
Breakdown by date built (pre-1970; 1971-1980; 1981-1990; 1991-2000; 2001-2010; 2011-2020; 2021-onwards) [# and %]	StatCan Census	5-Year Housing Needs Report
Number of housing units that are subsidized housing	BC Housing/BCNPHA	Annual Report, 5-Year Housing Needs Report
Rental vacancy rate - overall and for each type of unit	<i>This data is not available for Salt Spring Island. This data would need to be generated.</i>	Annual Report, 5-Year Housing Needs Report (if data available)
Number of primary and secondary rental units	<i>This data is not available for Salt Spring Island. This data would need to be generated.</i>	Annual Report, 5-Year Housing Needs Report (if data available)
Number of short-term rental units (if available)	Provincial Database	5-Year Housing Needs Report
Number of units in cooperative housing (if applicable)	CHFBC	5-Year Housing Needs Report
Number of post-secondary housing (number of beds) (if applicable)	Ministry of PSEFS	5-Year Housing Needs Report
Shelter beds and housing units for people experiencing or at risk of homelessness (if applicable)	BC Housing	Annual Report, 5-Year Housing Needs Report

Workforce Housing Units	<i>This data is not available for Salt Spring Island. This data would need to be generated.</i>	Annual Report, 5-Year Housing Needs Report (if data available)
Number of Affordable Housing Units with Expiring Housing Agreements (by year)	BC Housing	Annual Report, 5-Year Housing Needs Report

Change in Housing Stock

Indicator	Source	Timeline
Demolished - overall and breakdown for each structural type and by tenure (if available)	Local government	Annual Report, 5-Year Housing Needs Report
Substantially completed - overall and breakdown for each structural type and by tenure (if available)	Local government	Annual Report, 5-Year Housing Needs Report
Registered new homes - overall and breakdown for each structural type and for purpose-built rental	BC Housing	Annual Report, 5-Year Housing Needs Report

Rental and Ownership Prices

Indicator	Source	Timeline
Rental Prices - Average and median monthly rent	<i>This data is not available for Salt Spring Island. This data would need to be generated.</i>	Annual Report, 5-Year Housing Needs Report (if data available)
Home Sales Prices – Average and median by housing type	<i>Local real estate providers</i>	Annual Report, 5-Year Housing Needs Report (if data available)

Housing Affordability, Adequacy, and Suitability

Indicator	Source	Timeline
Affordability - households spending 30%+ of income on shelter costs (# and % of overall households)	StatCan Census	5-Year Housing Needs Report
Affordability - households spending 30%+ of income on shelter costs (# and % of renter households and owner households)	StatCan Census	5-Year Housing Needs Report
Adequacy - households in dwellings requiring major repairs (# and % of overall households)	StatCan Census	5-Year Housing Needs Report
Adequacy - households in dwellings requiring major repairs (# and % of renter households and owner households)	StatCan Census	5-Year Housing Needs Report
Suitability - households in overcrowded dwellings (# and % of overall households)	StatCan Census	5-Year Housing Needs Report
Suitability - households in overcrowded dwellings (# and % of renter households and owner households)	StatCan Census	5-Year Housing Needs Report

APPENDIX A – HOUSING NEED

Understanding Housing Need on Salt Spring Island

Housing affordability and availability remain among the most significant challenges facing Salt Spring Island. Census data and housing needs assessments demonstrate that many households are struggling to find housing that is affordable, suitable, and stable, while community engagement highlighted growing concerns about workforce housing, housing insecurity, and a lack of options for residents at a range of income levels.

Like many communities across British Columbia, Salt Spring Island faces rising housing costs and limited housing supply. However, these challenges are compounded by the island's unique context, including limited serviced land, environmental constraints, infrastructure capacity considerations, and a complex governance environment. Residents consistently expressed a desire to balance protection of the island's natural environment and community character with the need for additional housing options.

While no single measure can fully capture housing need, the information below provides several perspectives on the current and future housing challenges facing Salt Spring Island.

Core Housing Need

One approach to understanding housing need is to examine households living in core housing need.

A household is considered to be in core housing need if its housing is unaffordable, unsuitable, or inadequate, and the household cannot afford alternative housing that would meet its needs within the community. Housing is considered affordable when a household spends less than 30% of its before-tax income on shelter costs.

Based on the 2021 Census, 290 households (6%) on Salt Spring Island were in core housing need, including 140 owner households (4%) and 145 renter households (16%). Renters were experiencing housing challenges at a much higher rate than homeowners.

While updated Census information is not yet available, engagement conducted as part of this Strategy suggests that affordability pressures have continued to worsen. As a result, current levels of housing need are likely higher than those reflected in 2021 Census data.

Table 2. Core Housing Need, Salt Spring Island (2021)

	Total Households	Owner Households	Renter Households
Total Households	4,820	3,940	880
Total Households in Core Housing Need	290 (6%)	140 (4%)	145 (16%)

Note: Statistics Canada applies random rounding to census counts to protect respondent confidentiality. Values, including totals, may be rounded independently to the nearest multiple of 5 or 10. As a result, component values may not sum exactly to reported totals, and percentages may not add to 100%.

Source: Government of British Columbia. (2024). Custom Census Reports for 2021 Census. B.C. Data Catalogue.

Provincial Housing Needs Report (HNR) Methodology

The Province of British Columbia requires local governments to complete a Housing Needs Report using a standardized methodology, often referred to as the Provincial Housing Needs Report (HNR) Methodology.

Because this methodology is designed for use across the province, it cannot fully capture every aspect of a community's unique housing needs. However, it provides a consistent, high-level estimate of how much additional housing supply is required. Communities can supplement this methodology with local data, engagement findings, and community-specific research to develop a more complete understanding of housing need.

Using the Provincial HNR Methodology, it was estimated as of the 2021 Census that Salt Spring Island would require:

- **825 additional housing units within five years (2026)**
- **2,550 additional housing units within twenty years (2041)**

The methodology identifies several different sources of housing need, each reflecting different housing challenges within the community.

Table 3. Provincial HNR Method and Associated Housing Types to Meet Those Needs

Component	Types of Units Most Needed
A. Extreme Core Housing Need ¹	Affordable or Below Market Rental and Co-ops
B. Persons Experiencing Homelessness	Emergency Shelters and Transitional Housing
C. Suppressed Household Formation ²	Housing Across the Continuum
D. Anticipated Growth	Housing Across the Continuum
E. Rental Vacancy Rate Adjustment	Purpose Built & Secondary Market Rental

¹ Extreme core housing need refers to households that spend 50% or more of their before-tax income on housing and cannot afford alternative housing that is suitable, adequate, and affordable in their community. These households face severe housing affordability challenges and are at greater risk of housing instability.

² Suppressed household formation addresses households that were unable to form between 2006 and 2021 due to a constrained housing environment.

The different components help illustrate the range of housing that will be required across the housing continuum. For example, households experiencing extreme core housing need may require deeply affordable or below-market housing, while additional rental housing may be needed to improve vacancy rates and support a healthier housing market overall.

Readers should refer to the Islands Trust Housing Needs Assessment for additional information regarding the Provincial HNR Methodology and supporting calculations.

Affordability Breakdown of Provincial HNR Methodology

The total number of housing units required does not, on its own, describe the types of housing that will be needed. Household incomes vary considerably across Salt Spring Island, which means affordability needs also vary.

The affordability breakdown of the Provincial HNR Methodology provides insight into the range of housing options that may be required over the next five years. While this analysis does not predict what housing will ultimately be built, it can be used to assess whether future housing developments align with identified community housing needs.

The analysis shows that a significant share of future housing need is concentrated among lower- and moderate-income households, highlighting the importance of affordable and below-market rental housing, co-operative housing, workforce housing, and other attainable housing options.

Table 4. Affordability Breakdown of Provincial HNR Methodology (5-Year Need)

Maximum Affordable Monthly Shelter Cost	Affordability Needs for New Housing	Number of units (based on 825 total units in 5 year need)
Under \$1,125	32%	265
\$1,125 to \$1,750	17%	140
\$1,750 to \$2,250	11%	91
\$2,250 to \$3,125	14%	115
\$3,125 to \$5,000	17%	140
\$5,000 and over	9%	74
Total	100%	825

Note: This breakdown is based on the income of households in core housing need and the overall household income distribution in Salt Spring in 2021.

Addressing housing need on Salt Spring Island will require a diverse range of housing options, including supportive and transitional housing, a variety of rental housing, and market-rate ownership homes. This further demonstrates the need for integration with a variety of partners to address differing community needs across the housing continuum.

Understanding Housing Need Across the Housing Continuum

Addressing housing need on Salt Spring Island will require a diverse range of housing options, including supportive and transitional housing, affordable and below-market rental

housing, purpose-built rental housing, attainable ownership housing, and market ownership housing.

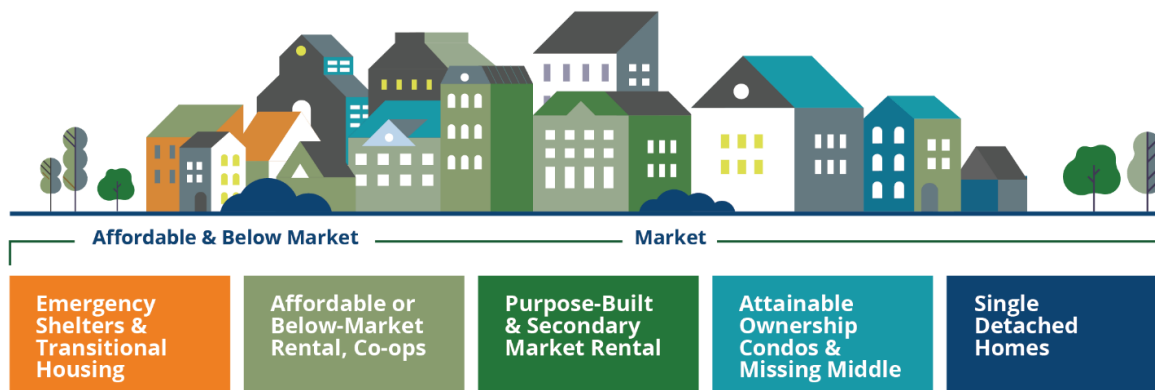


Figure 4: The Housing Continuum

The graphic below illustrates how varying household incomes relate to affordable housing costs and identifies the housing forms most likely to meet the needs of households at different income levels. Together with the Provincial HNR Methodology, it reinforces the importance of pursuing a mix of housing solutions to support current and future residents of Salt Spring Island.

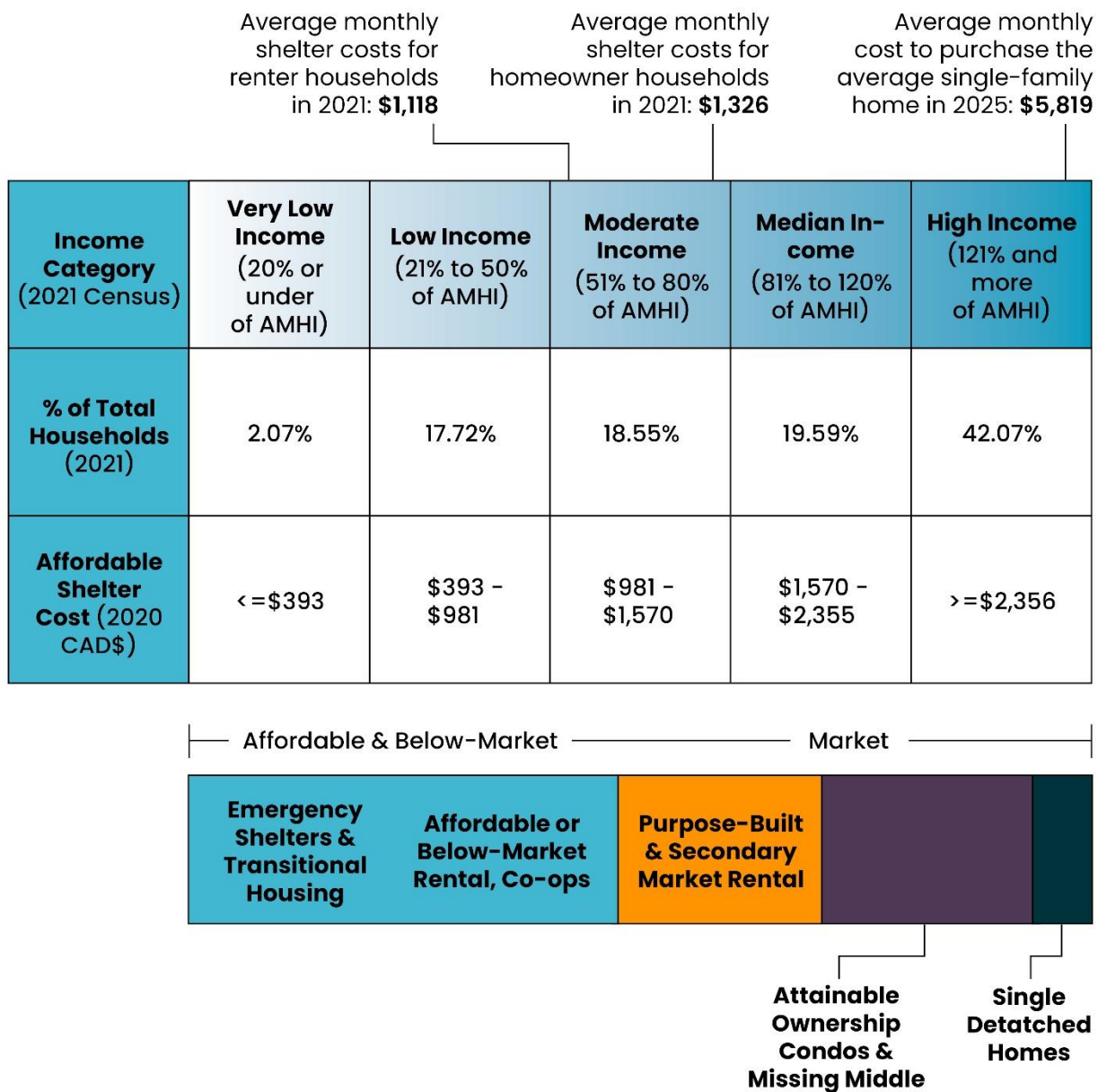


Figure 5. Housing Need Across the Continuum, Salt Spring Island, 2021^{3,4}

³ All households, income, and shelter cost data for this figure is from the 2021 Census except the estimate of the average monthly cost to purchase an average single-family home in 2025, which was calculated using local real estate listings, utility rate information, and provincial home insurance estimates. The analysis assumes a five-year fixed-rate mortgage with a 25-year amortization period.

⁴ AMHI: Area Median Household Income

Understanding Housing Need Beyond the Numbers

Although Census and Housing Needs Report data provide an important baseline, they do not capture all housing pressures being experienced on Salt Spring Island. It is also important to continually engage the community to understand local experiences of housing challenges.

Throughout engagement, residents, employers, housing providers, and community organizations described a range of housing challenges that are difficult to measure through conventional data sources. Participants discussed residents living in temporary, informal, or insecure housing arrangements, including seasonal accommodations, trailers, recreational vehicles, boats, and other housing situations that may not be reflected in traditional housing indicators.

Engagement also highlighted concerns about the relationship between housing availability and the island's economic sustainability. Local organizations and businesses described challenges attracting and retaining workers due to the limited availability of affordable year-round housing. Community members noted that many workers, seniors, families, and younger residents struggle to remain on Salt Spring Island despite strong connections to the community.

These findings suggest that commonly used indicators likely understate the full extent of housing need on Salt Spring Island and reinforce the importance of considering both quantitative data and community experiences when planning for future housing. Further information on engagement feedback is available in **Appendix B**.

APPENDIX B: METHODOLOGY AND ENGAGEMENT APPROACH

This Integrated Housing Strategy builds on the significant work already done to understand and recommend solutions to housing needs on Salt Spring over the last thirty years. The strategy aims to assess and respond to key gaps across the housing continuum, including non-market, supportive, and attainable housing, while identifying practical actions that can be implemented in the short and long term.

The outcomes of this work have been shaped by engagement with community partners, government representatives, First Nations, local residents, and community members with lived experiences of housing insecurity.

Background Scan and Analysis

The first step was a detailed analysis of planning documents to date that address housing on Salt Spring Island. This step was critical to build on the impressive body of research, community engagement, and planning that has been undertaken to understand and address local housing need.

The timeline below provides an overview of key milestones in housing planning on Salt Spring Island, which informed the materials reviewed during the background scan:

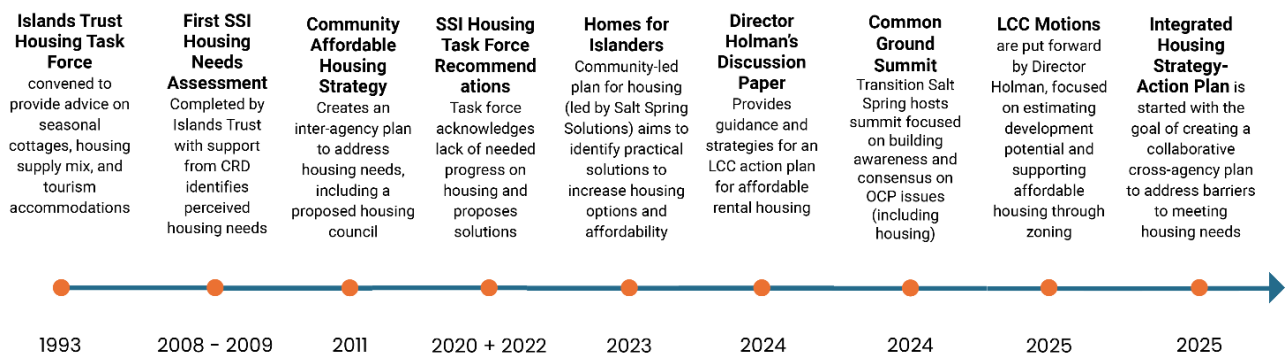


Figure 6: Salt Spring Island Housing Planning Timeline

The background analysis then involved reviewing and summarizing key outcomes from the following plans, strategies, and other reports related to housing completed between 2011 and 2025⁵:

- Salt Spring Island Complete Communities Assessment (2025)
- Islands Trust Strategic Plan (2025)
- Islands Trust Housing Needs Assessment (2025)
- Transition Salt Spring Common Ground Summit Materials (2024)
- Islands Trust Housing Options Toolkit (2024)
- Islands Trust Housing Strategic Action Plan (2024)
- CRD Rural Housing Program – Pilot Project Analysis (2024)
- Salt Spring Island Local Community Commission Workshop (2024)
- Homes for Islanders – Integrated Housing Solutions Framework for SSI (2023)
- Salt Spring Island Housing Action Program Task Force – Summary of Recommendations (2022)
- Islands Trust Housing Challenges and Solutions Project – Housing Working Group Report (2020)
- Salt Spring Island Community Affordable Housing Strategy (CAHS) (2011)

Key findings from the background review:

- This is a complex, overlapping jurisdiction where understanding and accepting roles and responsibilities is critical.
- There are several promising areas for action, some of which are already being acted on.
- There is a need to validate a clear vision for housing on Salt Spring Island based on the key themes identified.
- There is a need to specify concrete actions and roles for achieving those goals.

This process made clear overlapping priorities identified by multiple audiences regarding housing solutions on Salt Spring Island. These priorities were then added to a housing action ‘longlist’, which also included housing solutions proposed during the community engagement component of this work.

⁵ This list is not a full list of all housing related documents that pertain to Salt Spring Island. For further information, there is a significant body of information posted by [Islands Trust](#).

Engagement

Community engagement was an important part of developing the Integrated Housing Strategy, both to validate the current understanding around housing need on the island and identify potential housing solutions that the community and local partners see as feasible.

Engagement Approach

Since this engagement approach was designed to validate and generate a deeper understanding of the current context and future goals of the community based on existing work done, the emphasis was on reaching previously under-engaged community members and clarifying understanding with those who had been previously engaged.

Engagement activities related to this plan took place during an in-person engagement sprint on Salt Spring Island in November 2025 and virtual engagement between October 2025 and January 2026.

Using interviews, workshops, and a community town hall, we heard from the following groups:

- General public/community members
- Community groups and organizations with mandates or plans related to housing
- Employers on SSI
- People with lived or living experience of housing insecurity
- Housing operators and service providers
- Regulatory groups and infrastructure providers
- First Nations

Engagement opportunities were promoted on social media, the Capital Regional District and Salt Spring Exchange websites, physical posters, and direct outreach to workshop attendees.

Engagement Questions

Questions asked during engagement included:

- What opportunities do you see for meeting the need for affordable housing on Salt Spring Island?
- What is most important to you in your vision for housing on Salt Spring Island?
- Are there specific solutions or models you would like to see considered?
- What could improve how we work together on housing?
- What barriers have you or others faced when trying to find housing here and what solutions have they come up with?
- How is the current housing situation affecting your ability to hire and retain staff?

Draft Vision

During engagement, we also shared a draft of six housing action areas which were intended to capture the community's vision for housing. These action areas were compiled from visionary language identified in existing housing planning documents during the background scan.

6 HOUSING ACTION AREAS

- Increasing overall housing supply while preserving the environment
- Building community support and readiness for new housing
- Incentivizing the development of affordable housing
- Improving inter-agency coordination
- Optimizing the current housing stock
- Housing for priority populations (low-income, seasonal, etc.)

We asked engagement participants if this captured their high-level vision for housing on Salt Spring and offered the opportunity to provide feedback. The vision generally resonated, although there was some concern about the gap between the proposed vision and the current housing supply, and whether change will happen soon enough.

These action areas were then revised to become the goals that the Integrated Housing Strategy and its actions are framed around.

Engagement Activities

COMMUNITY TOWN HALL

On November 27, community members were invited to attend a two-hour in-person Town Hall event at the local school. This event provided an opportunity for community members to learn about the project, engage with display boards, and work in small groups to unpack priorities, ideas, actions, and opportunities for affordable housing on SSI. A total of 23 community members attended the Town Hall.

WORKSHOPS

To gain insight from specific interest holders, the following workshops were held over the course of the engagement sprint:

- Housing operators and service providers workshop (x2)
- Employers workshop
- People with lived and living experience (PWLLE) workshop
- Infrastructure providers and regulators workshop (virtual)

INTERVIEWS

During the engagement process, several interviews were conducted:

- Transition SSI (community group)
- Positively Forward (community group)
- Country Grocer (local employer)
- Islands Trust (local government)
- North Salt Spring Waterworks District (local water provider)
- Capital Regional District staff

FIRST NATIONS ENGAGEMENT

Salt Spring Island is located within the traditional territories of several Hul'qumi'num- and SENĆOŦEN-speaking First Nations. Engagement undertaken for this report reflects input from some Nations but does not represent the views or feedback of all First Nations with traditional ties to Salt Spring Island.

- **WSÁNEĆ Leadership Council:** On Nov 27, 2025, CRD staff attended a meeting with WSÁNEĆ Leadership Council co-hosted by the consultants CitySpaces to discuss the Regional Housing Affordability Strategy and Salt Spring Island specifically. Feedback from this session supports a high-level understanding of regional housing priorities for Tsartlip and Tseycum First Nations and demonstrated interest in partnerships for residential housing of members and more seasonal housing to support cultural uses on Salt Spring Island.
- **Penelakut Tribe (Spune'luxutth):** On January 5th, CRD staff, CitySpaces, Urban Matters and an elected member of Penelakut Council met virtually to discuss the Nation's housing needs regarding the Regional Affordable Housing Strategy and their vision for involvement with future housing projects on SSI. Penelakut would like to see housing for its community members on Salt Spring Island and is interested in partnerships to achieve this goal.

LOCAL COMMUNITY COMMISSION WORKSHOPS

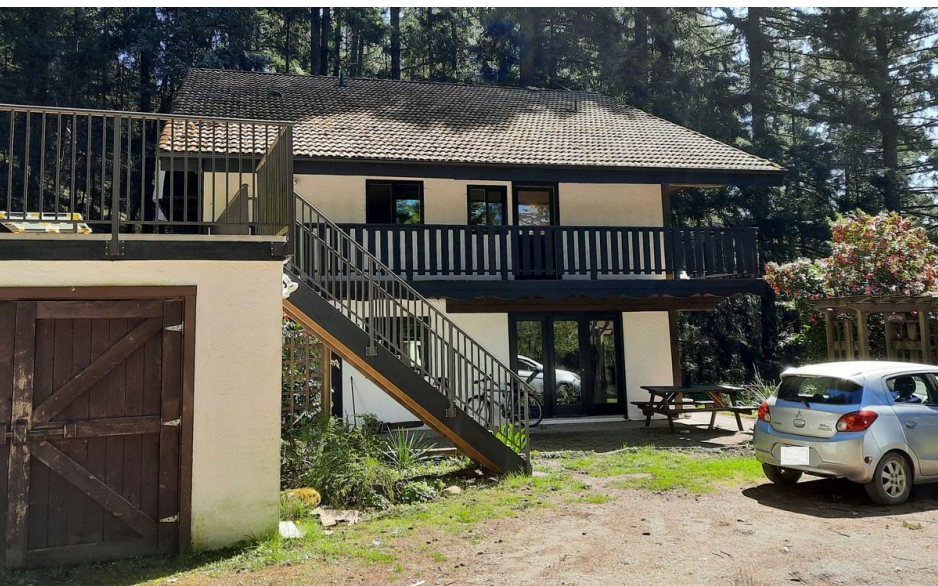
Once engagement was complete, the project team developed the goals and vision for the plan and compiled a long list of potential actions identified through engagement. The goals and vision were brought to the CRD Local Community Commission (LCC) to validate and receive feedback and then the 'long list' of actions was organized by goal area. This list was reviewed by staff and collaborators at Islands Trust and the CRD for feasibility, likely impact on the goals, and to review the context in which these actions sit.

A refined long list of actions was presented to the LCC and subsequently discussed at a joint meeting of the SSI LTC and LCC. These workshops were an opportunity to discuss the actions and consider them from the perspective of whether or not they would have the desired impact on housing, and what level of effort it would take to action the items. The feedback from these meetings was then considered in finalizing the list of recommended actions.

One of the key things we heard at these meetings is that there remains a difference in opinion about *what* should be built *where* to meet the needs. Rural vs village development, defining 'density', and how much effort should be spent on market housing (rentals and attainable ownership) were all discussed. Additionally, participants expressed a strong desire to compile available data to better understand housing needs, ecological constraints, and the impacts of housing development, and to track progress over time. Implementing this plan will require additional conversations, many of which will form part of the land use discussions associated with the OCP update.

Key Engagement Learnings

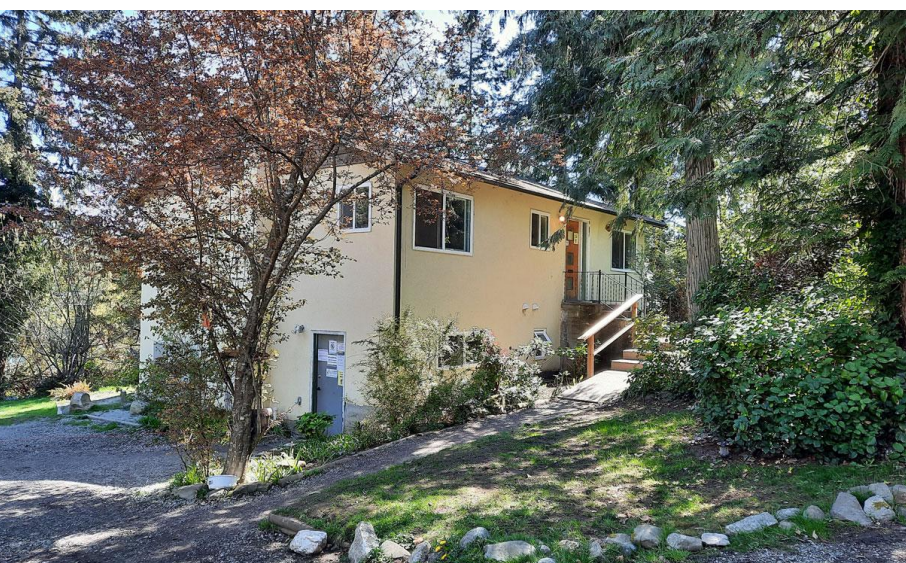
Community engagement confirmed broad agreement that housing is one of Salt Spring Island's most pressing challenges, affecting residents, workers, businesses, and the long-term vitality of the community. Feedback largely reinforced findings from previous studies and engagement efforts, highlighting limited housing supply, high costs, regulatory and infrastructure barriers, and reliance on informal or unpermitted housing. Participants supported the draft vision's emphasis on a wider range of diverse, appropriate, and truly affordable housing options—including supportive housing, housing tied to income, and ownership and rental opportunities across a range of price points—while also stressing the importance of protecting community character, water resources, and environmental values. Participants identified opportunities to advance housing through stronger coordination and leadership, policy and regulatory reforms, innovative housing models, and improved use of existing housing stock. Ongoing partnership with local First Nations communities was also identified as essential to ensuring future housing initiatives are culturally informed and considerate of the community planning priorities of First Nations partners.



The key learnings from all engagement activities are summarized as follows:

- **We need near-term action.** There is a strong desire for immediate or near-term actions. Some expressed concern about whether they will still be able to live on the island by the time the vision is realized. Waiting for 'perfect' solutions is getting in the way of meeting immediate needs through 'good enough' solutions.
- **Action has to be coordinated and supported with clear leadership.** Participants identified value in stronger inter-agency coordination, clearer roles across jurisdictions, and the potential creation of a housing authority.
- **Partnership with First Nations and ensuring their involvement and representation.** Indigenous people have active harvesting rights on Salt Spring Island and are seeking opportunities for both full time and seasonal housing where their community members and families can stay together. There is a need for partnership, and to prioritize First Nations members' access to housing to address historic and current barriers.
- **Streamlining the approach to building new units.** Given Salt Spring Island's governance and regulatory context, there is a need to clarify and communicate the development process and align requirements across agencies.
- **The shortage of housing is having economic and environmental impacts.** Employers are either unable to find employees and/or are having to find temporary (often turned long-term) solutions in order to maintain staff. The lack of long-term rental units and high cost to purchase a home has resulted in an increase in 'informal' housing, such as trailers, people living on boats, and tiny homes not registered or permitted. Without permitting and regulation, some of these units are unsafe, or are having environmental impacts such as improperly disposed of waste, building in sensitive ecosystems, or waste ending up in the harbor.
- **The clearest way to create more affordable housing while protecting natural assets is to focus development in existing village hubs.** Two forms of density were widely supported: densifying and building near Ganges and optimizing the existing housing stock. Strong interest exists in enabling homeowners to create additional units (e.g., ADUs, cottages, conversions of garages or large homes), retrofitting existing buildings, encouraging shared housing, and better utilizing under-used or oversized homes and lots. Drake Road and areas outside of the floodplain in Ganges are seen as good locations for more housing units.

- **Buildings can support climate change resiliency and reduce environmental impacts.** Small scale, energy efficient and eco-friendly building designs and low-impact density such as village-style housing are preferred to other building methods.
- **Pathways to compliance for informal housing.** Recognizing the importance of informal housing in the current state of affairs, a pathway to compliance is desired to enable people to stay in the communities they have created. Supporting owners and occupants to become compliant with regulations can allow these small communities to remain while also meeting aims of health, safety, and environmental concern. Derelict, unsafe, or environmentally damaging housing should be removed as new units become available.
- **Clarity on where it is appropriate to build.** The desire to balance protection and increase housing to support the entire community can be helped with clear mapping of what specific areas are needing protection, and what areas can support increased development on Salt Spring Island.
- **Investment and sourcing funding to keep costs low.** Financing and funding supports to achieve these housing goals is needed, and diverse and creative options should be pursued.
- **Prioritize housing that meets the needs not met by private market.** The big gaps in the housing market, like rental units, subsidized units, and housing for households with below-median income are the priority.





Developing the Housing Action ‘Long List’

Following the engagement process, all housing ideas and suggestions identified through community engagement were compiled into a comprehensive long list of potential housing actions. To ensure the strategy reflected the broadest possible range of community perspectives, this list was also informed by recommendations from existing housing and planning documents developed for Salt Spring Island. Many of these earlier plans included their own engagement processes, meaning the long list represents the collective input of residents, organizations, service providers, and rights holders across multiple years of housing discussions and planning efforts.

Once drafted, the long list was reviewed by planning teams at the Capital Regional District (CRD), Islands Trust, and the Salt Spring Island Local Community Commission (LCC). This review considered factors such as feasibility, organizational mandate, governing authority, community interest, and alignment with the community character of Salt Spring Island. Actions that were outside the scope of participating agencies or unlikely to be advanced through this strategy were removed or refined.

The Action Plan in Section 3 of this strategy reflects this refined list of actions, representing both the priorities repeatedly expressed by the community and a realistic pathway for implementation within the Salt Spring Island governance context.

SALT SPRING ISLAND INTEGRATED HOUSING STRATEGY AND ACTION PLAN

LCC Meeting
September 17, 2026

urban
matters

Purpose of Today

- **Update the LCC** on the status of the Integrated Housing Strategy & Action Plan, including the actions and implementation framework.
- **Seek endorsement** of the Integrated Housing Strategy and Action Plan.

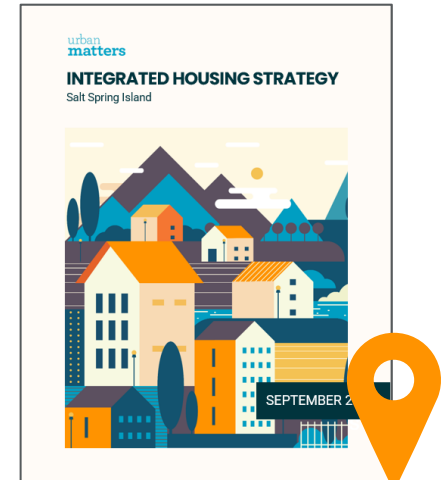
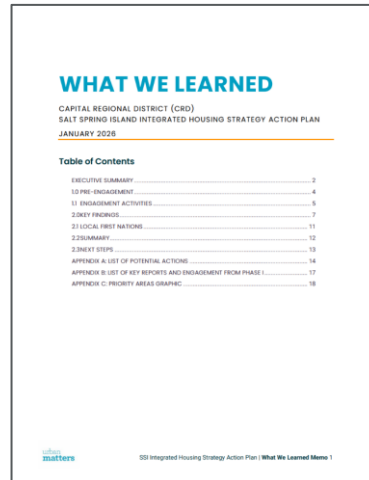
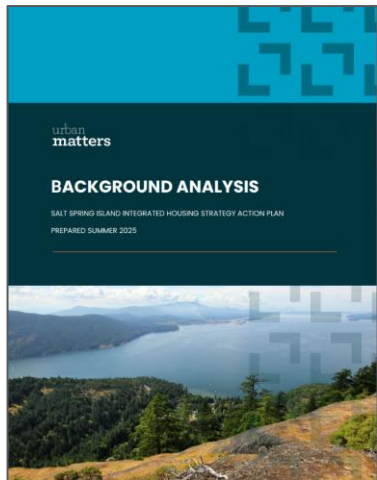


Project Overview



- ☑ Detailed background analysis of planning and engagement to date;
- ☑ Engagement with residents, partners, government, infrastructure providers, First Nations, and residents with lived experiences of housing insecurity;
- ☑ Working sessions with the CRD, Salt Spring Island LCC, Islands Trust, and other agency partners on the draft action long list;
- ☑ Final creation of the Action Plan based on feasibility of the proposed actions as well as the alignment with environmental stewardship and the community character of Salt Spring Island.

Project Timeline



Background
Analysis

Community &
Partner
Engagement

What We
Learned
Report

LCC Long List
Working
Session

Drafting
Strategy &
Action Plan

Strategy &
Action Plan
Finalized

Summer
2025

Fall
2025

Winter
2026

Spring
2026

Summer
2026

September
2026

The Action Plan



- Result of all activities to date, including the LCC Long List workshop.
- Organized into vision, guiding principles, goal areas, and actions.
- Actions aim to be feasible and aligned with community and partner interests.
- The plan also identifies key roles, collaborators, and where on the housing spectrum the action falls.

Vision & Principles



Salt Spring Island is a community where people care for the land and for one another, taking practical action to ensure everyone who calls the island home has access to adequate and affordable housing, now and into the future.

- We take care of people and place.
- We work together.
- We prioritize action.

Goal Areas



1. People can find housing that meets their needs and budget year-round.
2. Housing decisions balance housing needs, environmental stewardship, infrastructure capacity, and financial feasibility.
3. The community is empowered to create housing solutions.
4. We take action, together.

Goal Area #1: People can find housing that meets their needs and budget year-round.



This goal focuses on increasing the availability of year-round housing options that meet the diverse needs and budgets of Salt Spring Island residents, while supporting development that reflects community priorities.

- 1.1 Focus support on existing Salt Spring Island housing projects that are already progressing
- 1.2 Activate partnerships to get affordable housing built
- 1.3 Support community groups seeking to access funding for affordable housing initiatives
- 1.4 Support flexible/Homeplate zoning outside of town centres
- 1.5 Enable strata conversions of ADUs
- 1.6 Enable preferred typologies and tenure options
- 1.7 Support residential uses for local First Nations
- 1.8 Explore a density bonusing program for affordable housing
- 1.9 Reduce development fees for affordable housing

Goal Area #2: Housing decisions balance housing needs, environmental stewardship, infrastructure capacity, and financial feasibility.



This goal supports evidence-based decision making and seeks to ensure relevant data is tracked and shared with the community.

- 2.1 Direct new housing to villages and transit routes subject to available infrastructure
- 2.2 Prioritize infrastructure capacity for multi-family housing in the Ganges area
- 2.3 Apply a financial feasibility lens to key housing-related decisions
- 2.4 Implement data tracking of key local data gaps
- 2.5 Improve access to environmental information

Goal Area #3: The community is empowered to create housing solutions.



This goal seeks to empower the community to take leadership in working towards the community vision.

- 3.1 Convene annual housing session
- 3.2 Create educational materials to support development
- 3.3 Expand accessory dwelling unit incentive programs
- 3.4 Explore use of local housing development grants
- 3.5 Develop education to encourage homeowners to offer rentals

Goal Area #4: We take action, together.



This goal seeks to bring relevant partners together to support housing delivery.

- 4.1 Convene meetings for inter-agency collaboration
- 4.2 Convene housing operators
- 4.3 Evaluate existing development approvals process
- 4.4 Prepare advocacy strategy
- 4.5 Explore island housing authority or land trust for affordable housing
- 4.6 Explore housing planner/coordinator/facilitator for Salt Spring Island

Implementation & Next Steps



A lead organization and key collaborators are identified for each action.

Progress can be reported in two ways:

- Tracking the implementation of the actions identified in this Strategy and reporting back to the community annually.
- Monitoring broader housing outcomes through a comprehensive Housing Needs Report every five years and an annual report or meeting for the community.

THANK YOU!

Meeting Minutes - Draft

Ganges Harbourwalk Project Steering Committee

Thursday, August 6, 2026

10:00 AM

**SIMS Boardroom
124 Rainbow Road
Salt Spring Island BC**

Present:

Committee Members: R. Williams (Chair), G. Holman (Director), S. Collombin, J. Mycyk Oestreicher, D. Maguire, B. Webster (Commissioner),

Staff: S. Henderson, General Manager, Electoral Area Services (EP); D. Ovington, Senior Manager, Salt Spring Island Administration; M. Williamson, Committee Clerk, (Recorder)

Regrets:

Committee Member: L. Patrick

EP- Electronic Participation

These minutes follow the order of the agenda although the sequence may have varied.

The meeting was called to order at 10:04am.

1. Territorial Acknowledgement

D. Ovington provided a Territorial Acknowledgement.

2. Election of Chair

The Senior Manager, SSI Administration called for nominations for the position of Chair of the Ganges Harbourwalk Project Steering Committee for 2026.

Commissioner Webster nominated Committee Member Williams, Committee Member Williams accepted the nomination.

D. Ovington called for nominations a second time.

D. Ovington called for nominations a third time.

Hearing no further nominations, the Senior Manager, SSI Administration declared Committee Member Williams Chair of the Ganges Harbourwalk Project Steering Committee by acclamation.

3. Election of Vice-Chair

The Chair called for nominations for the position of Vice-Chair of the Ganges Harbourwalk Project Steering Committee for 2026.

Director Holman nominated Committee Member Collombin, Committee Member Collombin accepted the nomination.

The Chair called for nominations a second time.

The Chair called for nominations a third time.

Hearing no further nominations, the Senior Manager, SSI Administration declared Committee Member Collombin Vice-Chair of the Ganges Harbourwalk Project Steering Committee by acclamation.

4. Approval of Agenda

MOVED by Director Holman, **SECONDED** by Committee Member Collombin,
That the agenda for the August 6, 2026, meeting of the Ganges Harbourwalk Project Steering Committee be approved as amended with the addition of agenda item 7.2. Potential First Nation Partnership
CARRIED

5. Adoption of Minutes

5.1. Minutes of November 11, 2025 Ganges Harbourwalk Project Steering Committee

MOVED by Committee Member Collombin, **SECONDED** by Committee Member Mycyk Oestreicher,
That the minutes of the Ganges Harbourwalk Project Steering Committee meeting of November 6, 2025 be adopted as circulated.
CARRIED

6. Presentations/Delegations

There were no presentations or delegations.

7. Special Meeting Matters

7.1. Appointment of Members at Large

MOVED by Director Holman, **SECONDED** by Commissioner Webster,
That the Ganges Harbourwalk Project Steering Committee (GHPSC) recommend to the Salt Spring Local Community Commission (LCC) that Robin Williams, Sonja Collombin and Jennifer Mycyk Oestreicher as member at large to the GHPSC for a term of four years from January 1, 2027 to December 31, 2031.
CARRIED

7.2. Potential First Nation Partnership

MOVED by Commissioner Webster, **SECONDED** by Director Holman,
That the Ganges Harbourwalk Project Steering Committee recommend to the
Salt Spring Local Community Commission (LCC) that the LCC explore potential
for first nations partnerships with The Ganges Harbourwalk Project.
CARRIED

8. Motion to Close Meeting

8.1. Motion to Close

MOVED by Director, **SECONDED** by Director Holman,
1. That the meeting be closed for Land Acquisition/Disposition in accordance with
Section 90(1)(e) of the Community Charter. [1 item]
2. That such disclosures could reasonably be expected to harm the interests of
the Regional District. [1 Item]
CARRIED

The Ganges Harbourwalk Project Steering Committee moved to the closed
session at 10:29 pm.

The Ganges Harbourwalk Project Steering Committee rose from its closed
session at 11:19am without report.

9. Adjournment

MOVED by Commissioner Webster, **SECONDED** by Committee Member Maguire,
That the August 6, 2026 Ganges Harbourwalk Project Steering Committee
meeting be adjourned at 11:20am.
CARRIED

CHAIR

SENIOR MANAGER

Meeting Minutes - Draft

Ganges Harbourwalk Project Steering Committee

Thursday, August 6, 2026

10:00 AM

**SIMS Boardroom
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Staff: S. Henderson, General Manager, Electoral Area Services (EP); D. Ovington, Senior Manager, Salt Spring Island Administration; M. Williamson, Committee Clerk, (Recorder)

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Commissioner Webster nominated Committee Member Williams, Committee Member Williams accepted the nomination.

D. Ovington called for nominations a second time.

D. Ovington called for nominations a third time.

Hearing no further nominations, the Senior Manager, SSI Administration declared Committee Member Williams Chair of the Ganges Harbourwalk Project Steering Committee by acclamation.

3. Election of Vice-Chair

The Chair called for nominations for the position of Vice-Chair of the Ganges Harbourwalk Project Steering Committee for 2026.

Director Holman nominated Committee Member Collombin, Committee Member Collombin accepted the nomination.

The Chair called for nominations a second time.

The Chair called for nominations a third time.

Hearing no further nominations, the Senior Manager, SSI Administration declared Committee Member Collombin Vice-Chair of the Ganges Harbourwalk Project Steering Committee by acclamation.

4. Approval of Agenda

MOVED by Director Holman, **SECONDED** by Committee Member Collombin,
That the agenda for the August 6, 2026, meeting of the Ganges Harbourwalk Project Steering Committee be approved as amended with the addition of agenda item 7.2. Potential First Nation Partnership
CARRIED

5. Adoption of Minutes

5.1. Minutes of November 11, 2025 Ganges Harbourwalk Project Steering Committee

MOVED by Committee Member Collombin, **SECONDED** by Committee Member Mycyk Oestreicher,
That the minutes of the Ganges Harbourwalk Project Steering Committee meeting of November 6, 2025 be adopted as circulated.
CARRIED

6. Presentations/Delegations

There were no presentations or delegations.

7. Special Meeting Matters

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CARRIED

7.2. Potential First Nation Partnership

MOVED by Commissioner Webster, **SECONDED** by Director Holman,
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Salt Spring Local Community Commission (LCC) that the LCC explore potential
for first nations partnerships with The Ganges Harbourwalk Project.
CARRIED

8. Motion to Close Meeting

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9. Adjournment

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meeting be adjourned at 11:20am.
CARRIED

CHAIR

SENIOR MANAGER