

INTEGRATED HOUSING STRATEGY AND ACTION PLAN

Salt Spring Island



OCTOBER 2026

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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.

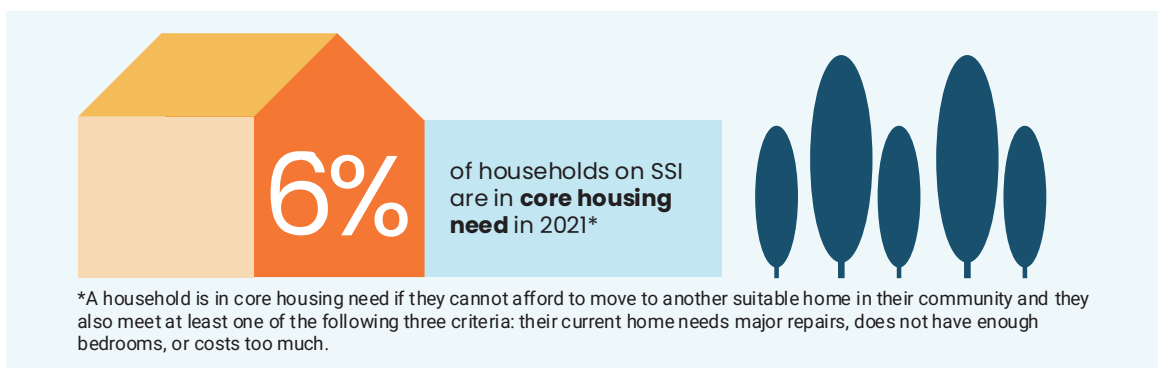
To help address this, the goal of the Integrated Housing Strategy and Action Plan is to:

- 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.

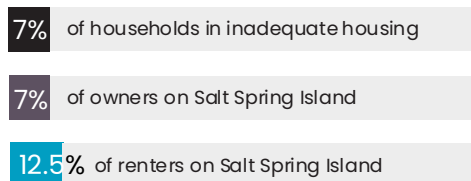
The intention of this process is to outline how intersecting governments, policy makers, regulators, and infrastructure providers can work together to ensure that housing needs are met in a way that aligns with Salt Spring Island's distinct community character and values.

Snapshot of housing need on Salt Spring Island



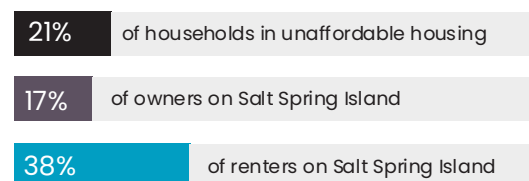
Inadequate Housing

Percentage of households that need major repairs



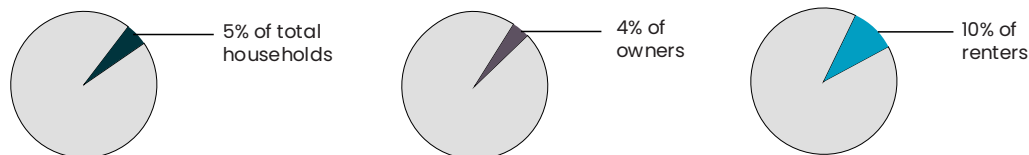
Unaffordable Housing

Percentage of households spending more than 30% of their income on housing



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 a barrier.

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.

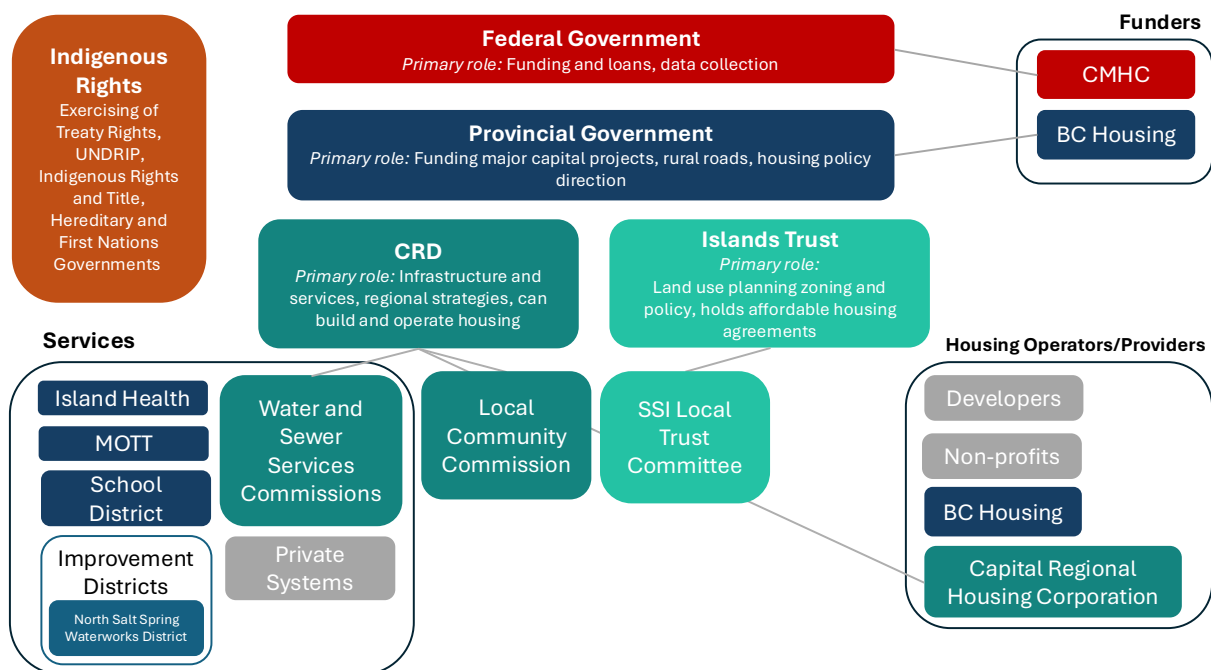


Figure 1: Key Actors in the Housing Landscape on SSI

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 2026, 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 Lane 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**
- **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.

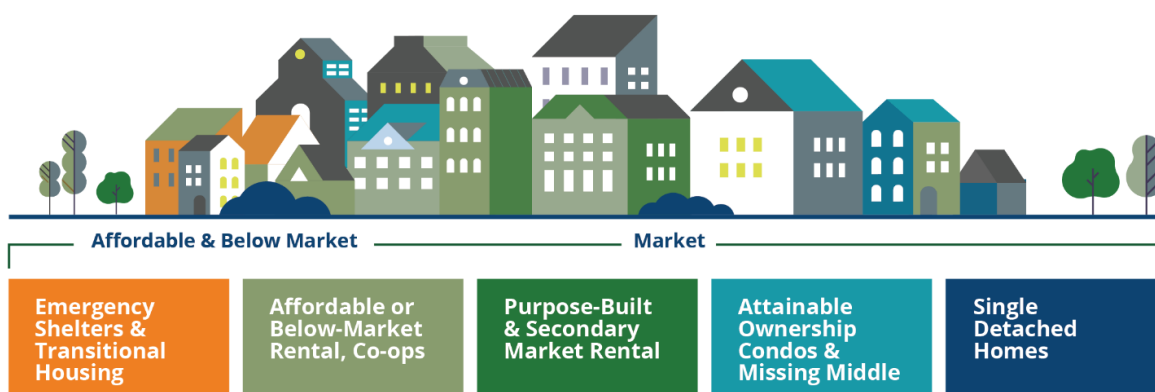


Figure 3: The Housing Continuum

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), and Norton Road (IWAV). 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 or other low-cost lands for affordable mixed-income non-market housing including: • Non-profit housing providers and local social services, • Local businesses, • CRD Housing Corporation, and	Affordable and Below-Market Housing	LCC	CRD, IT / SSI LTC, local service providers, housing operators, and senior governments. Potential funding and program partners could include BC Housing,

		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.			Build Canada Homes, 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	Subject to not increasing the allowable density, amend the Land Use Bylaw to incorporate a flexible/Homeplate zoning model in appropriate locations 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.	Across the Housing Continuum	IT / SSI LTC	CRD and water and sewer services commissions, including North Salt Spring Waterworks District.

		Subject to not increasing the allowable density (as could be achieved through subdivision) the number of permitted dwellings on flexibly zoned lots would be 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 legal 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	Increase Housing 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.	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.

		• Allowing secondary suites and accessory dwelling units (ADUs) in residential zones, where appropriate. • Allowing manufactured home villages and approved tiny 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 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.	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 the project, such as conservancies and housing operators.
1.9	Reduce Development Fees for Affordable Housing	Consider reduced development fees and/or grants 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 environment 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.	Across the Housing Continuum	LCC	CRD / CRD Housing Corporation, IT / SSI LTC, local non-profit housing providers and social service organizations, and local businesses.

		Key data gaps in the prescribed methodology for the Housing Needs Report include: • Rental vacancy rate • Number of primary and secondary rental units • Rental Prices - Average and median monthly rent • Workforce Housing Units • Land use capacity • Renovations • Legalization of secondary suites			
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 a shared GIS platform with existing data from Islands Trust, CRD, and the Province and will help residents, landowners, and builders make informed decisions that balance housing needs with environmental stewardship.	Across the Housing Continuum	IT / SSI LTC / Transition Salt Spring	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 Trust Committee and supported by the CRD Rural Housing Program.	Across the Housing Continuum	LCC, SSI LTC	CRD, CRD Rural Housing Program, and IT.

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. CRD to continue to advocate to BC Housing and CMHC to 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, existing ADUs, or boarding houses that are affordable and owned by local community groups. • Providing top-up pre-development funding to affordable housing projects.	Affordable and Below-Market Housing	LCC	CRD and SSI Foundation

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.
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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/LCC/CRD	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. 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	Affordable and below-market housing	LCC	CRD / CRD Housing Corporation, IT / SSI LTC, and local social service providers and housing operators.

		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 could be led by a cross-agency working group of local government staff and elected officials established through Action 4.1. <i>Priority project for partners.</i>	Across the housing Continuum	IT/CRD	LCC 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 Capital Regional Housing Corporation 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 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.	Across the Housing Continuum	LCC and SSI LTC	CRD.



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. 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
Land Use Capacity to Support Housing Need	<i>This data is not available for Salt Spring Island. This data would need to be generated.</i>	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
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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
Renovations	Local government	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)
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Households in Core Housing Need

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.

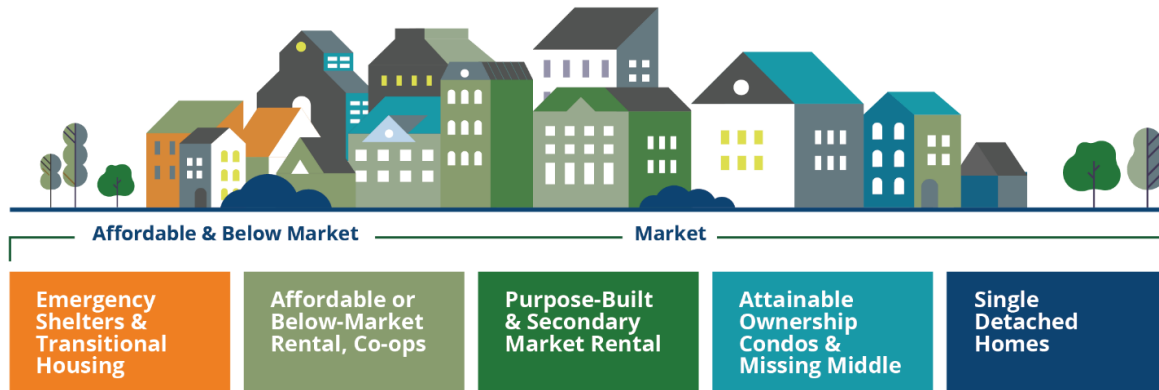


Figure 4: The Housing Continuum

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.

Housing Need Across the Spectrum, Salt Spring Island, 2021

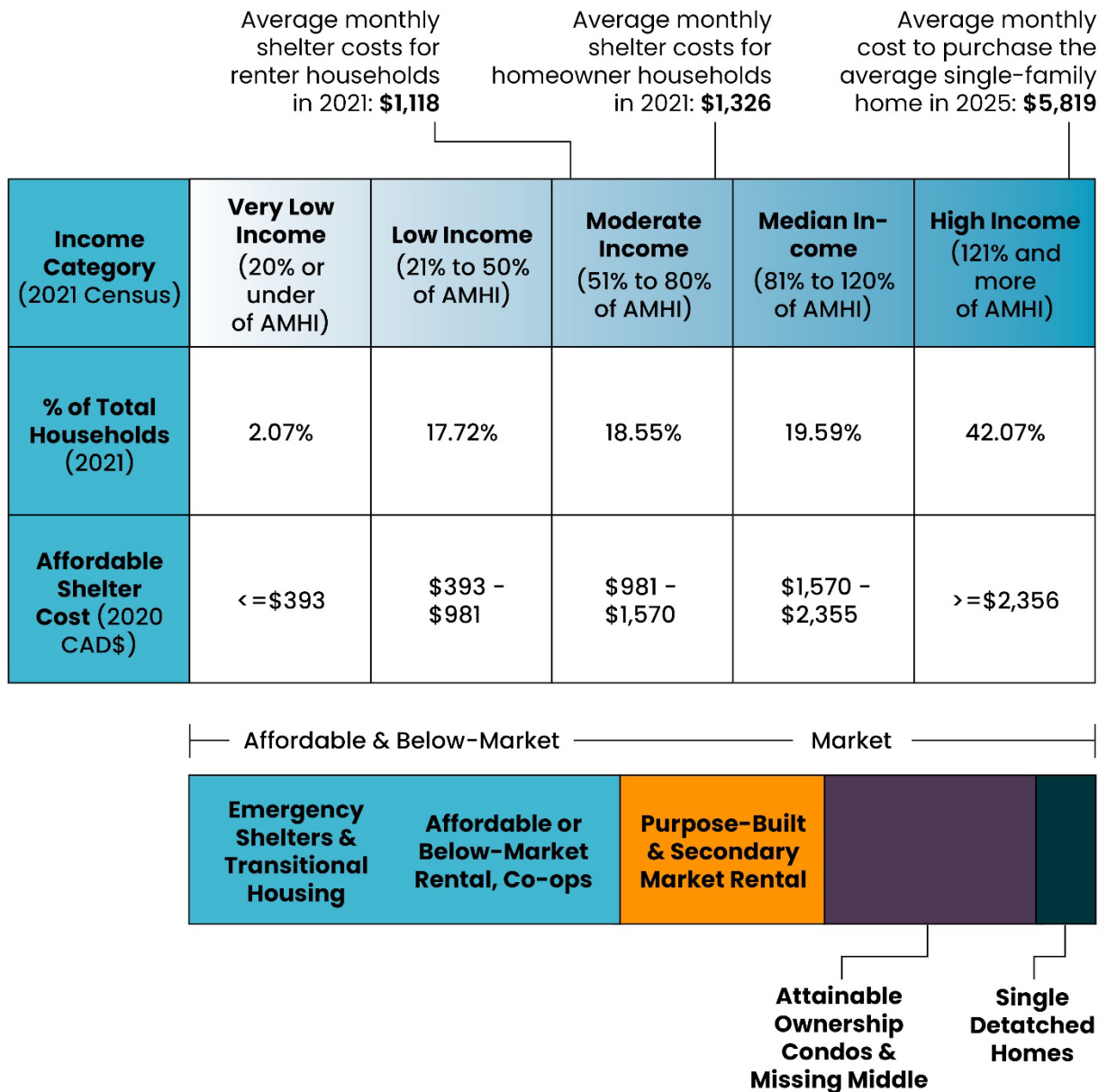


Figure 5. Housing Need Across the Continuum, Salt Spring Island, 2021^{3,4}

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 & 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 below.

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

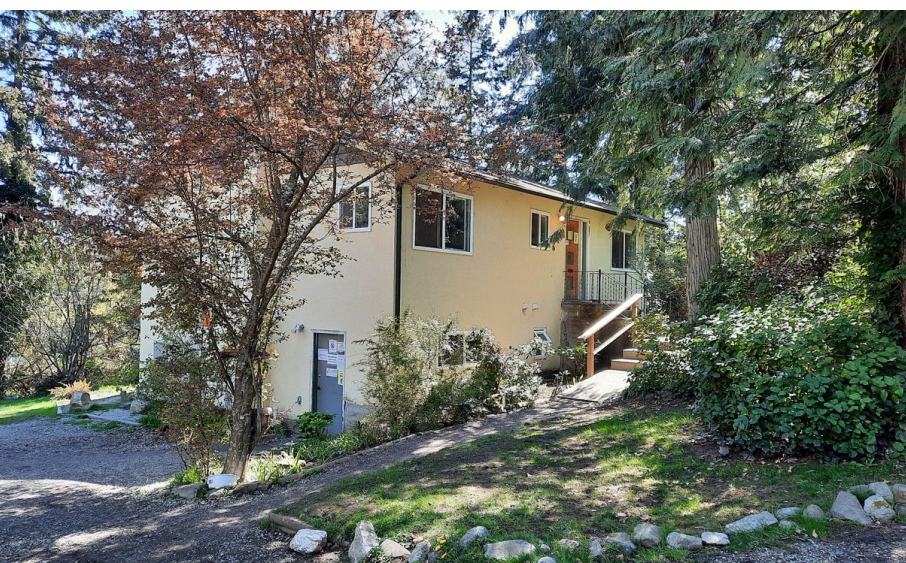
Community engagement confirmed broad agreement that housing is one of Salt Spring Island’s most pressing challenges, affecting residents, workers, businesses, and the long-term vitality of the community. Feedback largely reinforced findings from previous studies and engagement efforts, highlighting limited 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 the 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.

