

Update to Positively Forward's Housing Position Paper  
Recommendations for Salt Spring Island  
March 2026

Substantial progress has been made since we issued our recommendations in March of 2025. There is, however, still a great need for affordable housing, especially for island workers. Here, we want to report on progress that has been made to date and note programs that have been in place for some time.

**Recommendation 1. Establish an Independent Housing oversight body to manage housing agreements to assure rentals remains affordable and prevent speculative development. Focus on non-market housing that guarantees long-term affordability as required by our current Official Community Plan (OCP).**

Although it might be preferable to have all functions related to affordable housing in one organization or agency, this will take staff and time. (Islands Trust, Capital Regional District (CRD), Vancouver Island Health Authority (VIHA), North Salt Spring Waterworks District (NSSWD) cannot cede their legal responsibilities to an 'independent agency'. Coordination would be best done by a qualified professional hired by a housing proponent to work through various agency requirements. This is what pre-development (PDF) funding is for, and a key component of the CRD Rural Housing Program that has just provided \$100,000 to GISRA for the Kings Lane project.) The public should be aware that Housing Agreements are required by the Trust to ensure non-profit and for-profit developers charge appropriate rents and prioritize certain income levels. Salt Spring Local Trust Committee holds most of the housing agreements on Salt Spring. These can be viewed at this [website](#). Scroll all the way down to "Housing Agreements". Housing agreements can also be held by BC Housing as a condition of funding.

It would be useful to have an inter-organizational group to meet periodically to discuss housing opportunities and funding needs.

**Recommendation 2. Expand rental matching and support for non-profit housing organizations and gather data on program effectiveness and solutions.**

The first part of this recommendation has now been met. The Southern Gulf Islands Community Resource Centre "[Housing Now](#)" program now has a home-share housing [registry](#), a user-friendly platform to match homeowners and home seekers. **Further information is required on what data will be gathered from this program.**

**Recommendation 3. Create a Housing Fund to accept private donations of land and funds to provide sustainable funds to support various aspects affordable housing construction and maintenance.**

It should be understood there are a number of organizations and agencies that have long been able to accept donations for affordable housing are the SS Hospital Foundation, Islanders

Against Violence (IWAV), Gulf Islands Residents Association (GISRA), Island Community Services, the Lookout Society, and CRD.

Additional progress on this recommendation has also been made. Private donations for affordable housing projects are now being accepted by Salt Spring Island Foundation, who have established a new Affordable Housing Fund. The Foundation committed to donate \$60,000 for five years to support the Lady Minto Hospital Foundation (Seabreeze) housing project, now called Heartwood House. The Foundation also has contributed \$400,000 and assisted with raising an additional \$591,000 towards the IWAV campaign to purchase a property on Norton Rd. for affordable housing.

**Recommendation 4. Advocate for the Province to allow CRD to levy a small one-time excise tax (not an ongoing property tax) when a property is sold to create a fund to build affordable housing.**

Since the report was released, the CRD has established, with voter approval, an \$85 million housing fund. The CRD has requested BC Housing and Canada Mortgage Housing Corporation to match this fund and ensure part of this joint funding is earmarked for rural communities so we are not competing with large projects in urban areas. We recommend that locally elected officials also advocate for senior government matching funding. We also recommend that this housing fund tax apply only to higher cost properties, so as not to increase the cost for middle income buyers, although we acknowledge that property taxes are already higher for higher value properties.

**Recommendation 5. Address the impact of Short-Term Vacation Rentals (STVRs)**

Good progress on this recommendation has been made. A Provincial registry of STVRs has been established. At the request of Islands Trust, the Province has also now included Salt Spring Island in legislation requiring homeowner occupation of vacation rentals. The Province should be urged to share data on illegal vacation rentals and assist the Trust with enforcement.

Note also that the Local Community Commission (LCC) has requested the Trust to join with the CRD Board in advocating for inclusion of Salt Spring in the Provincial Speculation and Vacancy Tax.

**Recommendation 6. Provide transparent housing needs data from across income groups.**

We expanded our recommendation urging the Salt Spring Local Trust Committee (LTC) respond to the Local Community Commission's request to provide data on the number of properties zoned for suites or cottages, inside and outside North Salt Spring Water District's moratorium area. The Local Trust Committee should provide data on the success of their bylaw changes allowing suites and seasonal cottages in certain areas to be occupied full time.

**Recommendation. 7 Develop housing for essential workers including those who earn too much for subsidized programs but struggle to find affordable homes.**

We have verified that the definition of affordable housing in our current OCP, covers a range of income levels up to \$114,000 (based on Census data on median incomes updated to 2025) for families. This means that our current OCP allows a developer to get an increase in zoning build more units on the property, if a housing agreement is registered on title to ensure that rents or mortgage payments for new housing do not exceed 30% of that income (i.e., rents for a family of up to \$2,850 per month). However other government funding agencies may set different criteria for receiving their funds.

It has been stated that persons earning substantially more than \$114,000 a year still cannot afford to purchase a house on Salt Spring. Local government should consider at what income level housing benefits should be offered.

Additional Comments: It has been suggested by some housing advocates that reducing the maximum house size allowed on the island, might make property more affordable. The current maximum house size is 500 sq. m. or 5382 sq. ft. The Salt Spring LTC has the power to reduce this further.

We emphasize that housing agreements are the only way of ensuring that current residents of the island are the ones benefiting from the new housing since the island will continue to be a very attractive place to live for most Canadians.

**The Bottom Line - The main barrier is funding.**

Although a range of measures have been recommended by various organizations, the fact remains that given current land and construction costs, the main barrier to building affordable housing is funding. Our current OCP has policies to support many types of affordable housing and contains no barriers to constructing such housing. For the past 20 years, every Local Trust Committee has supported rezoning and housing agreements to facilitate construction of the affordable housing projects now in existence. Every year or one or more groups acquires property for construction of more affordable housing.

There are a number of very capable non-profit organizations on SSI that have successfully developed affordable housing and which already own land and are actively pursuing projects. We believe that working with non-profits to build non-market housing is the best way to address the affordable housing issue on SSI.

Much has been done, but the need for affordable housing remains a critical problem on our island. We applaud those groups working actively to build more housing, and urge the community to support those efforts.