HOUSING SURVEY REPORT 2026

Rental Housing on Galiano

Prepared by the Galiano Affordable Living Initiative (GALI)

October 2026



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Executive Summary

This report provides a housing profile of 71 year-round renter households on Galiano Island. In a rural island community with a permanent population of under 1,400 residents, this sample size captures a statistically profound baseline of the active local rental market.

Over 64% of responding renters spend over 30% of income on housing.

Affordable Housing Baseline: 35.5% of respondents fall under the traditional 30% rule, meaning their housing cost is considered affordable relative to their income.

Cost Burdened: Roughly 65% of respondents spend over 30% of their income on rent, putting them into cost-burdened territory.

Severely Cost Burdened: 16% of respondents are severely burdened, allocating half or more of their total income strictly to rent.

Renters are frequently displaced due to a change of property ownership, or by owners returning to occupy the unit themselves. In many cases properties which would have been suitable for long-term rental are being used for vacation rentals. Some of those which are available for rent are old and/or do not conform to current building standards.

Having to repeatedly search for a new home, and the resulting inability to plan for the long term, is disruptive to family stability and the psychological well-being of adults and children; but also impacts the businesses for which they work, their clients if they are self-employed, and the community groups in which they volunteer, threatening the local economy and essential services.

The data reveals an immediate, structural housing crisis characterized by extreme cost burdens, widespread housing insecurity, and substandard living conditions. Without investments for purpose-built non-profit rental housing, Galiano Island risks collapse of its essential workforce and the systemic displacement of its low and moderate -income seniors and families.

1. Introduction & Local Context — Unique Rural Realities

Galiano Island operates under a unique set of geographic, environmental, and regulatory conditions managed by the Islands Trust and the Capital Regional District. The community faces strict groundwater constraints, and a mandate to protect the fragile coastal ecosystem. Seated between BC's two largest urban centers, Galiano's economy is driven by tourism.

Galiano lacks adequate rental housing. The island's rental landscape is overwhelmingly restricted to secondary suites, cottages, cabins, and movable dwellings. This secondary market is deeply volatile and has largely been converted into lucrative, short-term summer vacation rentals.

Galiano Island renters are trapped in a shrinking and unregulated secondary market.

The local affordability landscape is marked by not only scarcity but rising rents, stagnant wages, and the lack of entry-level homes. Residents support targeted, scale-appropriate density over sprawling development.

"Once you've seen one rural community, you've seen one rural community."



2. Respondent Profile & Demographics

Methodology & Representation

The survey was launched at the Galiano Renters Forum on April 19, 2026 and closed on May 19, 2026.

Distribution

Paper and online surveys were distributed/promoted at local touchpoints including the Galiano Community Hall, local markets, online community groups, and through direct outreach.

Participation

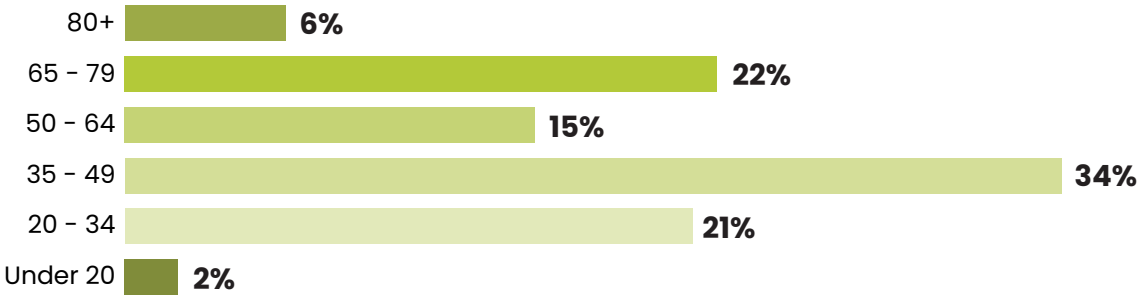
71 renters completed the 26-question survey.

Gender

63% female, 32% male and 5% non-binary.

Age

The 35–49 age bracket forms the largest demographic cohort, making up 34% of all participants. The remaining age groups are distributed as follows, ordered from highest to lowest share:



Overall, the survey population is heavily concentrated in working-age adults and seniors.

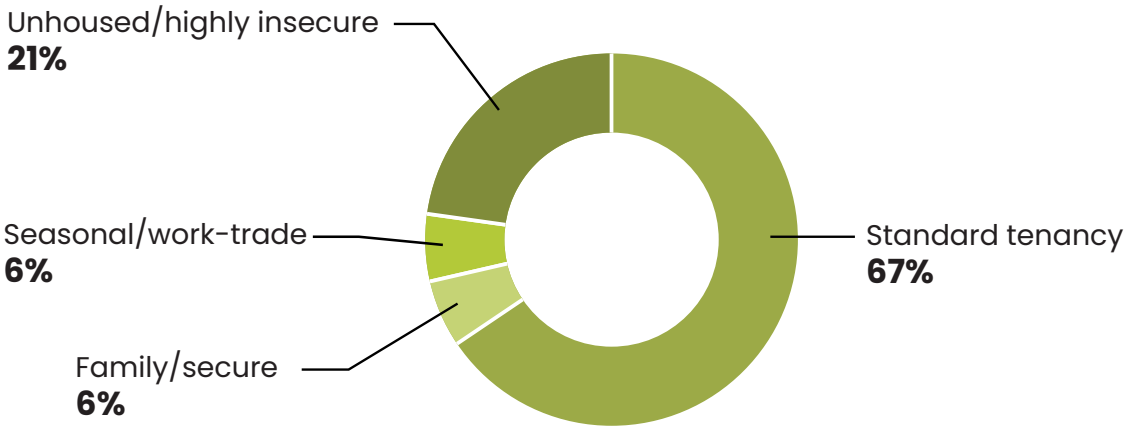
First Nations: 22% of respondents self-identified as First Nations/Metis/Indigenous.

Disability

22.4% self-identified as having one or more disabilities.

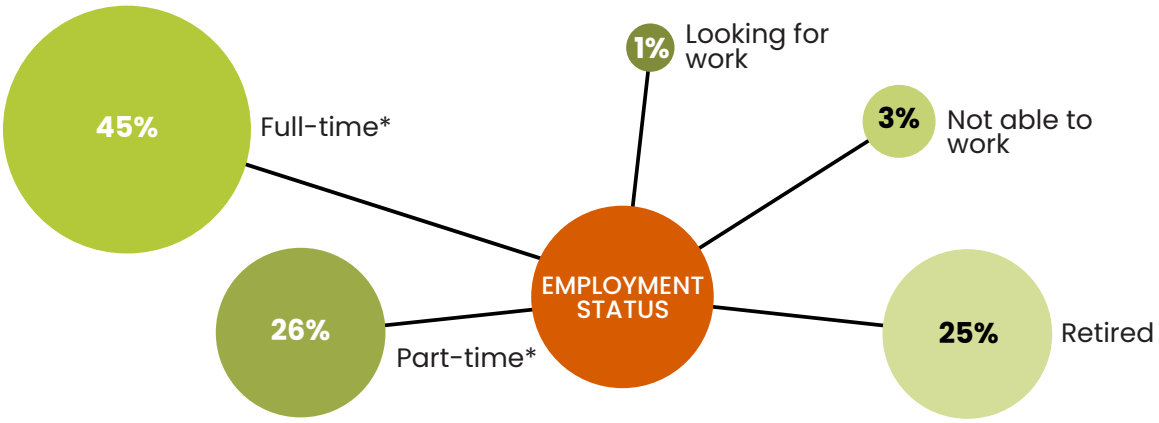
Current Housing Arrangement

67% of renters have a standard tenancy. 6% are renting from family or have alternative secure arrangements: 6% are in seasonal arrangements including seasonal workers and individuals trading labor directly for room and board. The balance are unhoused or in highly insecure tenancies.



Employment Status

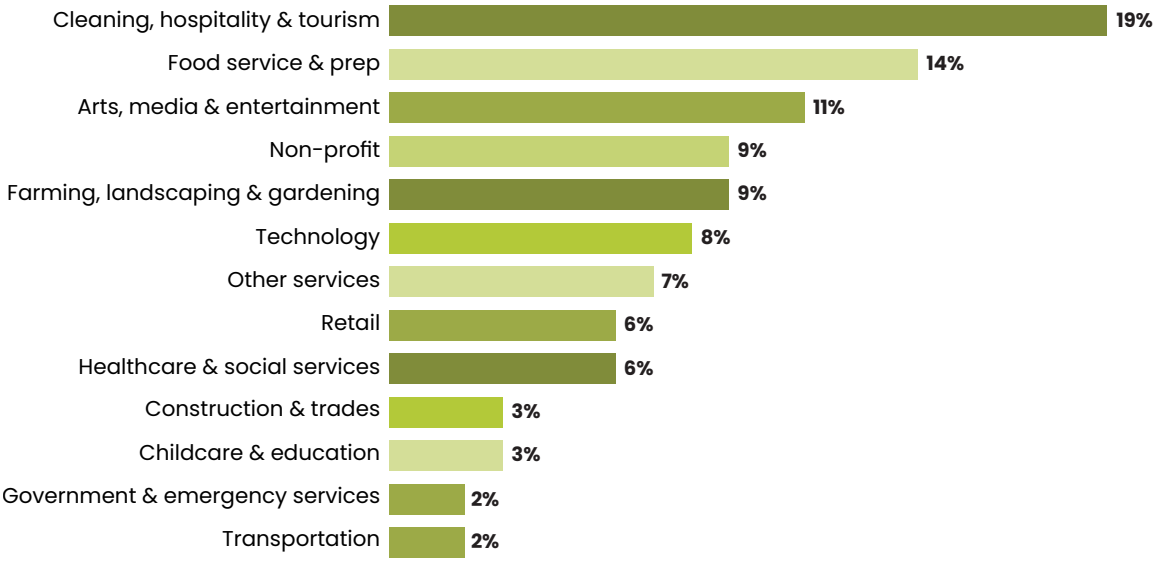
Working full-time respondents make up the largest category, representing nearly 45% of total entries:



*Working Full and Part-time includes being self-employed.

Employment Type

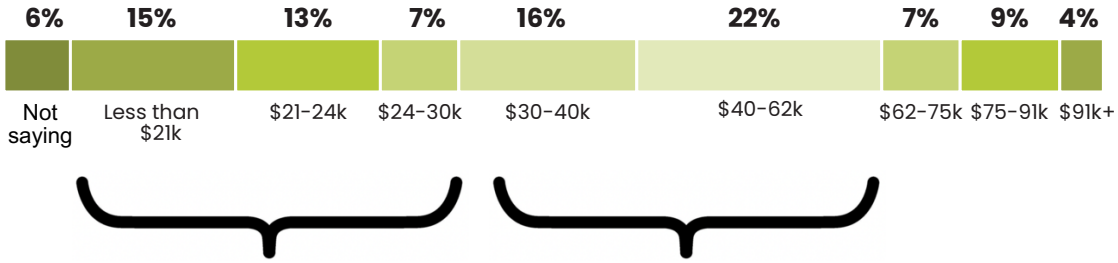
Cleaning, Hospitality, & Tourism is the most dominant sector, representing nearly one-fifth of all industry mentions. Sector Breakdown by Percentage:



Income: Annual Household Income Breakdown

Household earnings dictate housing affordability in Canada by setting the baseline for what a family can spend. Standard measures state housing is "affordable" when it consumes less than 30% of a household's before-tax income. Rental housing charges rise much faster than earnings.

73.6% of respondents make less than $62,000/year.



Lower Income Bracket (Under $30,000):

Heavily dominated by workers in Food Service/ Prep, Cleaning/ Hospitality, and the Arts. Most multi-sector workers juggling 3 or more roles fall into this category.

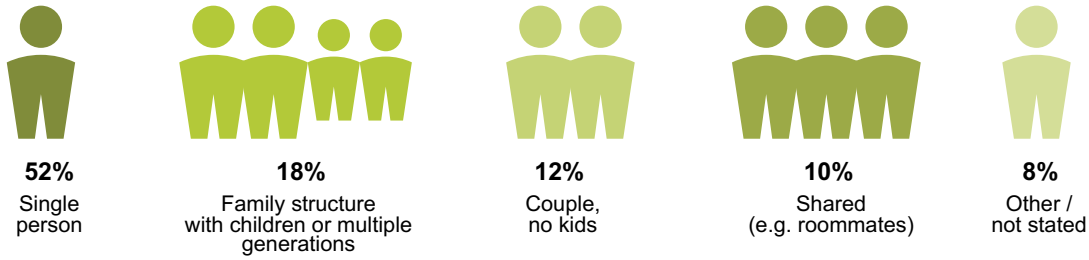
Middle Income Bracket ($30,000 to $62,000):

This is the most diverse group, containing a mix of Healthcare workers, Retail workers, Farming/ Landscaping, and Construction/Trades.



Household Composition

Galiano's renter households are predominantly small: over half of respondents live alone, while couples without children and shared accommodations make up smaller portions. Families with children or multi-generational households account for nearly one in five respondents, highlighting the need for a range of housing sizes and configurations.



Years on Galiano Island

The survey captures generations of Galiano islanders. The shortest period of time a respondent had been on island was one year; the median was 10 years; the average was 16 years; and the longest time that a respondent had been a part of this community was 62 years. This reflects the reality that the need for housing is not being driven by new arrivals; many of the people who are presently struggling to find a secure and affordable place to live have already given years to this community.

Combined 1,002 years of Galiano rental experience

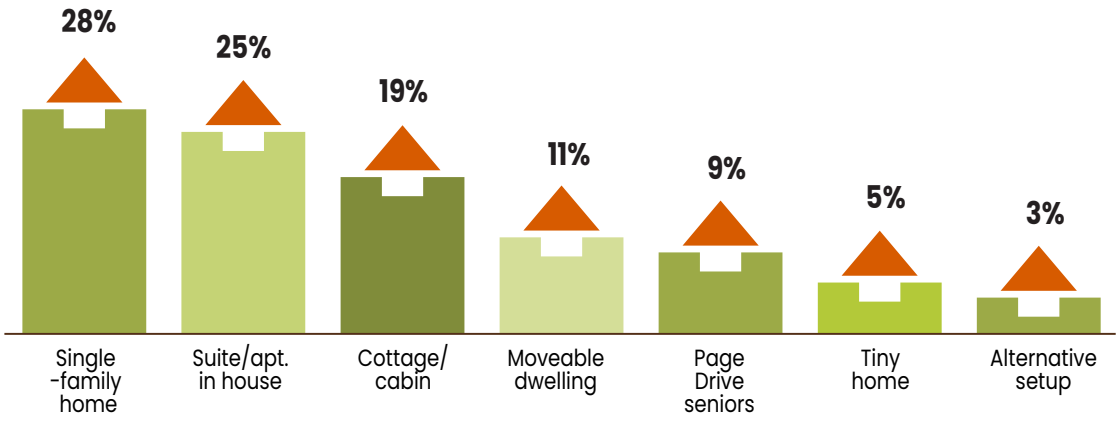
3. The Reality of Galiano Island Rental Stock

Galiano Island Accommodation Profile

PRECARIOUS/ SECONDARY STOCK	SEVERE AMENITY DEFICIENCIES
• Cottages & Cabins • Secondary Suites in Houses • Trailers, RVs, and Houseboats • Work-Trade/Unregulated Spaces	• Lack of winter insulation • Unreliable potable water • Failed or missing septic • No cell/internet connectivity

Accommodation Type Distribution

Galiano renters live primarily in single-family homes, secondary suites, cottages and cabins, with smaller numbers relying on moveable dwellings, seniors housing, tiny homes and alternative arrangements.



Amenity Deficits

A lack of landline telephone access and reliable cell reception are the most widespread amenity deficits, appearing in over half of responses. The structural challenges group into distinct severity clusters:

Communication & Connectivity Gap
Landline Telephone missing
Cell Reception missing
Internet missing

Long-Term Habitability & Living Space Issues
Ability to Age in Place missing
Storage missing
Privacy missing
Secure Doors and Windows missing

Core Appliance & Household Utilities Missing
Laundry Facilities
Heating
Hot Water
Bathing Facilities

Extreme Substandard / Critical Deficiencies
Indoor / Flushing Toilet missing
Electricity missing

! *THE INSECURITY INDEX:*
Most respondents rated their confidence to find a new home if evicted today as ***0–1 out of 5.***
ALL THOSE SURVEYED are vulnerable to displacement.

Current Suitability Analysis

Because Galiano lacks purpose-built rental housing, renters are forced into non-traditional, precarious accommodation types that frequently fail basic safety and suitability standards.

COST SUITABILITY	SIZE SUITABILITY	QUALITY SUITABILITY	FUTURE SUITABILITY
Consistently rated "Not Suitable" due to disproportionate rent-to-income matches.	Overcrowded for families, or oversized single family homes forced on individuals due to low studio/1BR stock.	High reporting of dampness, poor winter insulation, and missing basic health/safety features.	Overwhelmingly rated "Not Suitable." Seniors and people with disabilities face a lack of no stair units.
CRITICAL BURDEN	MISMATCHED	SUBSTANDARD	FAULT LINE

Micro-Analysis: Critical Vulnerability Clusters

The "Aging in Place" Crisis:

15 respondents explicitly state their homes lack the ability to let them safely grow old. When mapped against the earlier finding that nearly half of the island's renters are seniors (65+), this structural deficit signals an upcoming displacement risk as older residents experience shifting physical mobility needs.

The Page Drive Contrast:

The entry "We have it ALL at Page Drive" stands out as a complete baseline confirmation, showing that purpose-built, subsidized community housing substantially addresses the baseline standard-of-living issues plaguing private market renters.

4. Key Findings: Crisis Metrics

Pressure Level Rising

Based on regional dynamics tracked in the Islands Trust Galiano Island Housing Profile alongside the patterns provided in this survey, demographic groups experience housing pressure differently depending on their age and household structure:

1. Young Adults & Single-Person Households (Ages 18–44)

The Pressure Level: **EXTREME** ↗↗↗

The Breakdown: Single adults making up 1-person renter households on Galiano Island experience the highest cost burdens. According to regional housing data, single-income earners are the most likely to fall into Core Housing Need because a typical "studio" or 1-bedroom rental consumes more than 40% to 50% of an individual local service wage.

The Impact: This demographic accounts for the vast majority of the "Not Very Secure" responses in our data, facing high seasonal housing displacement or being forced into precarious "work-trade" arrangements with landlords to survive on the island.



2. Working Families & Couples (Ages 25–64)

The Pressure Level: **HIGH** ↗↗

The Breakdown: Households with 2 or more people (couples and lone parents with children) are feeling a massive squeeze due to a lack of suitable housing stock. Galiano's housing stock is overwhelmingly dominated by single-family structures rather than multi-family living.

The Impact: While double incomes help cushion the rent-to-income percentage, families are frequently forced to accept "unsuitable" housing or homes in severe need of structural repair simply due to zero vacancy rates. When multi-person families need to move, finding a replacement home on the island is nearly impossible, causing immense mental and financial strain.

3. Seniors & Fixed-Income Retirees (Ages 65+)

The Pressure Level: MODERATE TO HIGH (Divided) ↗/↗↗

The Breakdown: Seniors on the island are split into two parallel realities. The large segment of older adults who live at Page Drive feel very low pressure. However, seniors in the private rental market are facing compounding distress.

The Impact: Since fixed pensions cannot keep up with local rental cost shifts, older single renters are rapidly being priced out. Assets like Page Drive (Seniors' Residence operated by Galiano Island Housing Society) are oversubscribed.

Island Economic Impacts

The survey maps a workforce that keeps the island functional but is underpaid relative to rising housing costs. Respondents primarily power the non-profit sector, retail, local commerce, ecological stewardship, childcare, and basic island services. Service & Hospitality is the engine of the Galiano economy and contains the highest volume of insecure renters, accounting for over 56% of all Extreme Core Housing Need mentions across the responses. Workers who listed 3 or more sectors simultaneously (e.g., combining Food Service, Cleaning, and Arts) are almost universally trapped in Core or Extreme Core Housing Need, proving that working multiple local gigs is rarely enough to beat market rental rates.

Core Housing Need

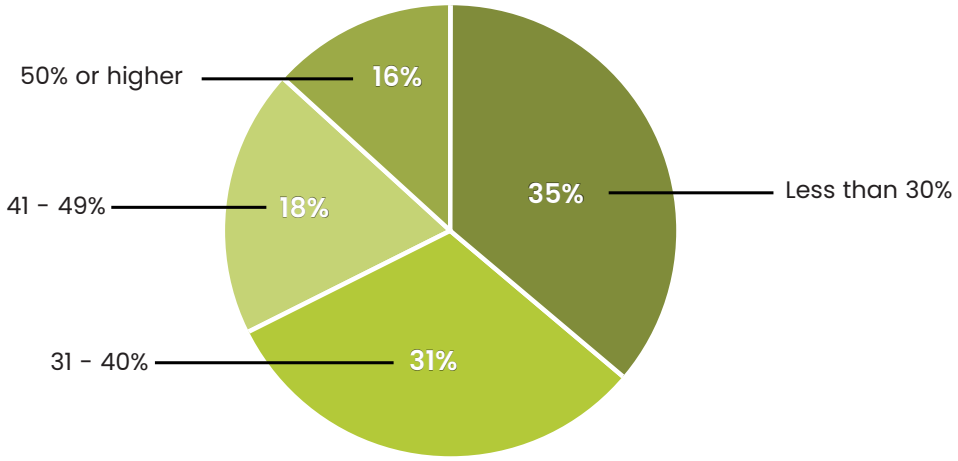
BC Housing defines a household as being in Core Housing Need if it spends more than 30% of its gross income on shelter.

37.8% of BC renter households *spend*
over 30% of their income on housing.
On Galiano, ***64.5% of renter households*** *spend*
over 30% of their income on housing.



Rent-to-Income Breakdown

The Income Reality: Of respondents paying over 41% of their income on rent, an overwhelming 80% of this group earn less than $24,000 annually. They represent the lowest-earning bracket of fixed-income retirees and seasonally-driven workers on the island. 70% of this group report immediate housing insecurity, marking their situation as "Not Very Secure" or "Time Limited."



These metrics mirror broader data from regional housing strategies, highlighting that without purpose-built, rent-geared-to-income options on Galiano Island, fixed-income and frontline workers face continuous housing displacement risks.

The data shows a critical economic threshold: as soon as household income drops below the $40,000 mark on the island, the rent burden automatically crosses the 50% Extreme Core Housing Need threshold.

Suitability and Security

- **Living Conditions:** 50% of these severely burdened households live in alternative setups like trailers, RVs, tiny homes, or rudimentary one-room cabins. This highlights that "cheaper" housing configurations on Galiano still command an unsustainably high percentage of a low-income wage.

- **The Future Suitability Wall:** While some respondents rate their current space as temporarily "suitable" for cost or size today, they overwhelmingly rate them as "Not Suitable" for future suitability (aging-in-place or family expansion).

- **Zero Confidence Market:** When asked how confident they are that they could find a new, suitable home on Galiano if they had to move today, responses clustered heavily at 0 and 1 out of 5.

- **The Health & Safety Risk:** Substandard housing is an immediate health threat, particularly for aging seniors facing mould, lack of reliable winter heating, or poor accessibility.

- **The Frontline Service Panic:** Within the Service & Hospitality industry (the island's largest employment sector), 86% of the workforce operates with zero or low confidence. These hospitality, food service, and cleaning workers maintain Galiano's tourism infrastructure, yet nearly all of them expect immediate displacement if their current lease ends.

- **The Skilled Labor Vulnerability:** Over 53% of Trades, Labor, and Resource workers select an absolute zero for moving confidence. Despite having high-utility skills like construction, landscaping, and farming, they face a complete lack of suitable, secure workspace/housing combinations on the private market.

5. Future Needs & Community Priorities

Housing Voices: The Human Cost

> *"The threat of needing to move due to situations changing stays with me constantly... If we needed to move today, it would be excruciatingly hard to find what we need."*

Housing insecurity creates economic strain. Renters reported cutting back on groceries, off-island health travel and other essentials. Living in precarious market housing means living with a constant threat of eviction. The impact for all islanders is negative. Local businesses and community groups face staff shortages, resulting in shortening hours and reduced programming because staff cannot find a place to live.



6. Strategic Design Takeaways

For Affordable Housing Developers

Strategic Takeaways for Galiano Island Housing Projects



Designing for Longevity:

Ground-floor accessibility and the **Capacity to age in place** (31 mentions) represents a design mandate for future builds. This directly addresses the deep anxiety highlighted in Question 13, where residents noted their current spaces cannot accommodate changing physical mobility.



Infrastructure Upgrades:

The massive request volume for **Internet and Cell Service** emphasizes that purpose-built housing cannot just be about four walls. Builds will need active cellular boosters and fiber/broadband hookups integrated natively into the development plans.

Dwelling Types to Prioritize

The highest priority for housing seekers is stability – overwhelmingly people want right-sized suites in Multi-Unit Non-Profit developments.



High Priority

- Suites in Multi-Unit Developments (Non-Profit)
- Tiny Homes
- One and Two-Bedroom Layouts



Lowest Priority

- Single Detached Homes
- Three and Four-Bedroom+ Units

The Purpose-Built Wishlist:

- **In-suite or On-site Laundry:**
  A critical need on an island with no public laundromat.
- **Aging-in-Place Capacity:**
  Ground-oriented layouts, zero interior stairs, and accessible parking for an aging population.
- **Basic Connectivity:**
  Reliable internet and cell reception to allow for remote work and emergency safety.
- **Security:**
  Multi-unit suites managed by non-profits are the highest priority.

For Funders

Galiano Island needs all levels of government to focus on housing shortfalls through targeted regional action. Strategic recommendations for **Galiano Island** focus on tailoring local land-use policies to protect its sensitive groundwater ecosystems while addressing severe year-round rental shortages, accelerating co-developed non-profit housing models for low and moderate-income renters and expanding senior housing.

While often perceived as an affluent vacation destination, Galiano's unique geographic and structural realities make government investment essential.



Target Agency	Requested Action / Policy Alignment
Government of Canada	**Action:** Fast track predevelopment and capital grants for Galiano Island. **Justification:** Fast-tracking grants for Galiano directly advances federal mandates to unlock housing supply through targeted infrastructure, build climate-resilient rural communities, and protect vulnerable ecosystems.
BC HOUSING	**Actions:** Reinstate and fast-track capital grant funding through the Community Housing Fund (CHF) for Galiano Island. Prioritize Senior & Workforce Housing**.** **Justification:** This profile proves that local renters, especially workforce and seniors, are experiencing a compounding crisis of affordability and severe housing insecurity that fits the exact mandate of the CHF.
Capital Regional District (CRD)	**Action:** Allocate specialized funding from the Growing Communities Fund and other Regional District opportunities and expand the Rural Housing Program investment on Galiano. **Justification:** Funding must be deployed to overcome the steep water, septic, and logistical infrastructure costs that currently stall small-scale, non-profit multi-unit builds.
Islands Trust / Local Gov	**Action:** Prioritize site-specific rezoning for community-led affordable housing projects that balance ecological protection with affordable multi-unit density. Update Land Use Bylaws (LUBs) and Official Community Plans (OCPs) to permit flexible forms of housing—like tiny homes-without expanding the overall ecological footprint. Tie these exceptions directly to registered Islands Trust Housing Agreements to guarantee the units remain affordable and are not converted into vacation rentals. **Justification:** Updating local planning policies to permit clustered multi-unit layouts and compact housing, the (LTC) establishes a critical, legally enforceable mechanism to bridge the island's acute rental deficit without accelerating environmental degradation.

Appendix A — Original Survey Instrument

GALIANO ISLAND RENTAL SURVEY

Why is the Galiano Affordable Living Initiative (GALI) surveying renters?

Non-profit housing developers and operators should consult people looking for affordable rental housing to ensure that housing truly meets community needs. Other housing surveys have focused on the Southern Gulf Island region, which lacks specific and local Galiano information, including unit sizes, core housing needs and amenities. Understanding what renters need ensures that new units are suitable, which reduces turnover and ensures long-term operational success, as non-profits operate with limited, fixed budgets. As many projects are funded by government grants or community donations, understanding the needs of renters on Galiano ensures that these resources are used to provide the highest-impact housing solutions.

PRIVACY: GALI is committed to protecting your privacy and complies with BC's Personal Information and Privacy Act (PIPA) Legislation. This survey is anonymous. No personally identifiable information is linked to your responses. GALI will use 2026 Housing Survey responses to inform our work and help governments, housing partners and funders understand Galiano Island's affordable housing needs.

If you have any questions about the Society's privacy policy or concerns about the way that this information is being used, please contact us at ed@gali.ca.

DEMOGRAPHICS

1. How many years have you lived on Galiano Island? (currently and previously)? _____

2. Please identify your age group. Mark only one oval.

- Under 20
- 20-34
- 35-49
- 50-64
- 65-79
- 80+
- Prefer not to answer

3. Please identify your gender: _____

4. Do you identify as a person with a disability? Mark only one oval.

- Yes
- No

5. Do you identify as: (check all that apply)

- First Nations
- Metis
- Indigenous
- Other: _____

6. Are you: Mark only one oval.

- Working full time (including self-employed)
- Working part time (including self-employed)
- Unemployed
- Not able to work
- A student
- Retired
- Actively looking for work

7. What is your annual household income? Mark only one oval.

- Less than $ 21 000
- $21 000 up to 24 000
- $24 000 up to 30 000
- $30 000 up to 40 000
- $40 000 up to 62 000
- $62 000 up to 75 000
- $75 000 up to 91 000
- $91 000 and up
- Prefer not to say

8. If working, what sector(s) are you working in? Check all that apply.

- Food Service/Prep
- Cleaning/Hospitality
- Non Profit
- Child Care/Education
- Construction/Trades
- Farming
- Retail
- Arts
- Technology
- Other:

CURRENT HOUSING

9. Please describe your current household. Mark only one oval.

- Single-person household
- Single parent living with child(ren) or dependant(s)
- Couple living without children/dependents
- Couple living with children/dependents
- Living at my parents home/property

- Multi-generational family
- Shared accommodation (e.g. living with roommates)
- Prefer not to say
- Other (please specify)

10. What type of accommodation do you rent/provide work-trade for? Mark only one oval.

- Single family home
- Suite or apartment in a house
- A room in a house
- Cottage
- Moveable dwelling (Trailer, RV, houseboat, etc.)
- Tiny Home
- Other:

11. How many bedrooms are in your current accommodation? Mark only one oval.

- 0
- 1
- 2
- 3
- 4

12. What percentage of your annual income goes to rent? Mark only one oval.

You can visit this easy online calculator: RENT TO INCOME CALCULATOR

- Less than 30%
- 31-40%
- 41-49%
- 50% or higher

13. Is your current home missing any of these amenities or features? Check all that apply.

- Electricity
- Heat
- Hot water
- Laundry
- Bathing Facilities
- Indoor toilet
- Storage
- Privacy
- Secure doors and windows
- Parking
- Ability to age in place
- Cell reception
- Land line telephone
- Internet
- Other:

14. What amenities or features would you like to have in purpose-built rental housing?

Check all that apply.

- Accessible parking
- Bike racks
- Dishwasher
- Bathtub
- On-site laundry
- In-suite laundry
- Storage
- Capacity to age in place (ground floor, no interior stairs)
- Cell service
- Internet
- Other:

HOUSING ISSUES and CONCERNS

The following questions are focused on housing issues and concerns for you personally and for Galiano Island as a community.

15. How suitable is your current housing? Check all that apply.

COST

- Not Suitable
- Somewhat Suitable
- Suitable
- Very Suitable

SIZE

- Not Suitable
- Somewhat Suitable
- Suitable
- Very Suitable

QUALITY

- Not Suitable
- Somewhat Suitable
- Suitable
- Very Suitable

FUTURE SUITABILITY (family expansion, aging in place)

- Not Suitable
- Somewhat Suitable
- Suitable
- Very Suitable

16. How secure is your current housing? Mark only one oval.

- Not very secure (e.g., unsure where I will be living in one year)
- Reasonably secure (e.g., I have a lease and expect no changes)
- Very secure (I can stay as long as I choose)
- Seasonally Secure (I vacate my rental part of the year)
- Other:

17. If you needed to move today, how confident are you that you could find suitable housing on Galiano? Mark only one oval.

- I would have to leave Galiano
- 1
- 2
- 3
- 4
- 5 Very Confident I could find suitable housing

18. Are you looking for more suitable housing options on Galiano? Mark only one oval.

- Yes I am actively looking
- I anticipate looking in the next 1-2 years
- Anticipate looking in the next 2-5 years
- Anticipate looking in the next 5-10 years
- Not looking or I do not anticipate needing different housing
- Other:

19. If you are considering a move, why? Mark only one oval.

- Need less space/fewer bedrooms
- Current arrangement is ending
- Need more space/more bedrooms
- Need something more affordable
- Conflict/incompatibility with landlord or other renters
- Seeking long-term housing which is not available at my current home
- Other:

20. If you anticipate needing different housing in the future, please rank the following features from most to least important? Mark only one oval per row.

Stability/long-term security

- MOST IMPORTANT
- Very Important
- Important
- Not Very Important
- LEAST IMPORTANT

Proximity to school/daycare

- MOST IMPORTANT
- Very Important
- Important
- Not Very Important
- LEAST IMPORTANT

Proximity to services (shopping, hall, etc.)

- MOST IMPORTANT
- Very Important
- Important
- Not Very Important
- LEAST IMPORTANT

Safety - physically secure without health risks

- MOST IMPORTANT
- Very Important
- Important
- Not Very Important
- LEAST IMPORTANT

Ground-oriented living (no stairs, direct outdoor access - support aging in place/accommodation)

- MOST IMPORTANT
- Very Important
- Important
- Not Very Important
- LEAST IMPORTANT

21. What are the biggest barriers preventing your household from achieving suitable housing today? Mark only one oval.

- Cost of rent
- Limited rentals available or lack of unit types that meet my needs
- Accessibility or aging-in-place barriers
- Few pet-friendly options
- Other:

22. To what extent are you concerned about housing AFFORDABILITY issues on Galiano Island? Mark only one oval.

- 1 Not concerned
- 2
- 3
- 4
- 5 Very Concerned

23. To what extent are you concerned about housing AVAILABILITY issues on Galiano Island? Mark only one oval.

- 1 Not concerned
- 2
- 3
- 4
- 5 Very Concerned

COMMUNITY HOUSING PRIORITIES

24. In terms of addressing different community housing needs, which dwelling types should be prioritized? Mark only one oval per row.

Single detached homes — HIGHEST PRIORITY / LOWER PRIORITY / LOWEST PRIORITY

Semi detached homes — HIGHEST PRIORITY / LOWER PRIORITY / LOWEST PRIORITY

Multi-unit development suite — HIGHEST PRIORITY / LOWER PRIORITY / LOWEST PRIORITY

Mobile/manufactured homes — HIGHEST PRIORITY / LOWER PRIORITY / LOWEST PRIORITY

Tiny Homes — HIGHEST PRIORITY / LOWER PRIORITY / LOWEST PRIORITY

25. Please rank housing unit types in order of perceived community need. Mark only one oval per row.

Studios — Biggest Need / Some Need / Limited Need

One bedroom — Biggest Need / Some Need / Limited Need

Two Bedroom — Biggest Need / Some Need / Limited Need

Three Bedroom — Biggest Need / Some Need / Limited Need

Four Bedroom + — Biggest Need / Some Need / Limited Need

26. Is there anything you would like to tell us about this survey, about housing on Galiano, or any related housing issue or concern?


Thank you
Please visit our website at www.gali.ca to sign up for housing updates
GALI
Society
Find us on :
www.gali.ca
CONTACT US
ed@gali.ca