

Report on the First Gabriola Community Housing Meeting

by Sheila Malcolmson & Linnet Kartar, with many thanks to the note-takers

Over forty community members gathered June 18/07 at the Elementary School to discuss housing affordability issues on Gabriola Island. Eight Gabriolans had attended the Rural Housing Solutions conference (See Appendix for Linnet's report) on Hornby Island in April. We then discussed how to disseminate what we'd learned, and how to initiate a community process for Gabriolans to articulate their own needs and dreams. Four of us took an active role and established the June 18 meeting. We were not a formed group going to move the whole housing issue forward, but wanted to sow the seed, and see how we can all work together as a community to identify our specific needs and design solutions together. At the meeting's end, six people volunteered to work as an ad-hoc committee to take the next steps.

We have not defined "affordable" or "community housing", as we acknowledged in our invitation to the community (attached in the Appendix). We do feel the diversity of our community is changing as housing prices increase beyond what many here can afford, and we know we are not proposing subsidized social housing like you might find in urban centres. Beyond that, it is up to the community (as a result of more process) to determine the needs and goals of housing that cultivates community diversity.

Presentations: As an opener for the conversation, several community members (most of us had attended the Hornby conference and wanted to pass on a bit of what we learned) made the case that there is a problem here, and that there are solutions:

- Jennifer Lynch talked about price trends on Gabriola over the past 5 years: there has been a 316% increase in the median price of land sales, and a 125% increase in the price of homes (Jennifer's notes are attached in the Appendix).
- Fay Weller described what levels of government have authority for housing and programs (every level has some authority; see the Appendix for Fay's presentation)
- Sheila Malcolmson said the 2007 census reveals an increasing percentage of non-resident property owners, which on other islands has been an indicator of affordability problems. On other islands, RCMP officers can't find housing, and some volunteer fire departments are getting fewer young recruits – more indicators of a housing problem. Nantucket Island flies & ferries 500 workers in each day, because teachers, plumbers etc can't afford homes there.
- Pat Rasmussen conveyed the importance of *getting land out of the equation*; that land prices really escalate, and permanent affordability can be achieved if only the **home** needs to be bought or built (land trusts can hold the land for affordable housing purposes).

Land + Building = Home Ownership ~~Land~~ + Building = Home Ownership

- Alison Fitzgerald said different communities have acted on this problem in their own unique way, forming housing societies, housing authorities, and land trust societies, and developing partnerships with other local groups and government agencies.
- Linnet Kartar described an inspirational story told by Sandy Bishop of the Lopez Community Land Trust at the Hornby conference. She asked "How can we withstand this thing that is happening to our communities?", and acknowledged "We are grieving the loss of our communities". On Lopez, this challenge proved to be an unexpected blessing: residents realized their feelings of belonging and acted on them by forming a community land trust, which now houses 45 people in 22 permanently affordable units (2% of Lopez' housing stock). A key to progress is the ABUNDANT sharing of information.
- Judith Roux – we heard a presentation at the Hornby conference that there is a baby boomer tsunami, where buyers have big retirement income & inheritances. They are buying second homes all over North America, not just on Gabriola – what we are experiencing here is not temporary or isolated.

- Debbie Brummel spoke, as the People for a Healthy Community food security coordinator, to the irony of having new wealthy residents donating more food, but fewer people using the food bank, probably because they have moved off-island due to housing shortages. She expressed grief about having to move to Nanaimo because of the rental shortage for families.
- John Woods described changes in mortgage policies which make it easier for first time home buyers to get into the market, and more affordable to finance (although purchase prices have gone way up).

The meeting agenda was then set by the collective group; attendees were invited to propose topics, questions and ideas, and we combined related topics to form four discussion groups. Facilitator Linnet Kartar acknowledged that all the questions couldn't be answered in one night, but would flag future research and meeting topics. People were invited to move from group to group if they felt they weren't learning from or contributing to that conversation. We had a great wealth of resources and energy in the room that night. People proposed topics and then broke into four groups, and collectively led discussions in a wonderfully generous way.

We reconvened to hear reports from the four discussion groups (more detailed reports from each are attached in the Appendix):

Group A – Alternative Building, Alternative Housing, and Eco-Community

1. Exploratory discussion into alternative building practices and the idea of what a home should be.
2. Gabriola needs alternative building and housing.
3. Re-zoning/change to existing governance so that land protection is maintained along with idea of land stewardship.
4. Tumbleweed housing – small eco-footprint – very tiny houses used in rebuilding New Orleans. If the footprint is small, more people can be housed.

Group B – Forming a Community Land Trust or Housing Society

1. Need mechanism/group to carry housing issue forward. Needs broad-based membership, to reflect the community, to identify the broadest range of solutions, and build support.
2. Two kinds of research needed – inventory of what is happening on other islands (groups, initiatives). The second research project is an island profile/inventory of Gabriola, a needs assessment. Research dollars are available, which a Society can access.
3. More education articles and members needed.
4. Schedule another meeting on this topic specifically.

Group C – Rental Issues & Creative Solutions for All

1. Need to lobby for changes to Residential Tenancy Act. Need a balance between landlords and tenants as the shift is towards tenants, which inhibits putting rentals on the market.
2. Explore existing illegal suites; consider Islands Trust & Regional District regulatory changes.
3. Legalize cottages on less than 5 acre parcels alongside the regular size home. Move density off 5 acre lots & establish place for affordable housing.
4. Set up a local rental registry.
5. Explore options like co-housing, co-op housing; there is a need for multiple solutions.

Group D – Density/Development Potential

With the high cost of housing linked to land costs, we need to secure land for affordable housing. Then we can work with other groups, like Habitat for Humanity, to build. Acquiring land is a crucial first step. Developers could be required to give land for housing, as they are now required to give parkland.

1. How to get the land is a priority. One idea is that when developers apply for zoning changes, Islands Trust should require they give a chunk of land and density to the island community (e.g. 1 in 10 lots are designated for affordable housing).

2. Move the small cabin capacity/density from existing 5 acre lots and find land where these densities can be moved for affordable housing.
3. Consider incentives for donors of land.

NEXT STEPS identified in the broad wrap-up group discussion:

1. Another meeting, perhaps on the mechanics and function of a Housing Society,
2. A meeting with Sandy Bishop from the Lopez Island Land Conservancy to give a talk about the solutions that are currently in place on Lopez Island
3. Write a newspaper article: more information is needed on the subject, to build awareness on all levels.
4. Web page, listserv, wiki (Barbara Williamson volunteered to set up a List Serve for a housing interest group. Also, Jennifer Lynch is willing to give the group two domains she secured: www.gabriolarentals.com and www.gabriolahousing.com).
5. A Local Rental Registry would be useful.
6. Interim ad hoc group – Volunteers to move issue forward to next step: Sue McManus (main contact), Raymond Tremblay, Laura Dobb, Erica Jackson, Patrick Fuller, Nick Heather.
7. Contact elected officials at all levels of government, to let them know that this is an issue that is important to constituents.

THANKS: Thanks so much to everyone who participated with heart & enthusiasm; it was a terrific way to begin this important community conversation, and we're grateful for the response.

Thanks to the meeting organizing team, which was: Alison Fitzgerald, Linnet Kartar, Jennifer Lynch, Sheila Malcolmson, and Pat Rasmussen. Thanks to the broader ad-hoc housing meeting group, which also included Heide Brown, Sue McManus, and Judith Roux.

Village Foods and Suzy's Restaurant generously donated coffee and snacks for the meeting (leftovers went to People for a Healthy Community's food depot). Attendees and Coast Realty covered the rental of the Gabriola Elementary School. Writers Gloria Filax and Catherine Nutter wrote excellent summaries of the wrap-up session, and detailed notes of the four discussion groups were provided by Alison Fitzgerald, Jennifer Lynch, Catherine Nutter, and Kerry Sorrenti. Thanks too to the volunteers who will take this conversation to the next level.

On a personal note.....Community members who were in uncertainty regarding available housing (from meeting notes by Catherine Nutter at the time of the meeting)

-A father of 4, who works on the island, said:

“I have to move out from my current address in a month and a half, and I can't find anywhere appropriate to live. I've never had a problem finding rentals until this year. I am facing the possibility of moving to Nanaimo. I'm feeling 'crisis-ish'” [He since found rental housing as a result of a community member widely circulating the need by email, and a homeowner who hadn't previously rented decided to put their house up for rent]

-A mother of one small child, stated that while she was not in financial distress, she and her husband and child could not find a place to live on the island.

“My husband works in Nanaimo, but we really want to live here. We've had an ad in the paper for 3 weeks, looking for a rental, and so far we have only had one response, and that was for a short term rental.” [They subsequently bought a house, partly as a result of the advice on financing John Woods delivered at the meeting]

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APPENDIX 1 – INVITATION TO JUNE 18 COMMUNITY MEETING

Invitation to the meeting, mailed June 1, 2007 and printed in newspaper:

Dear Islanders,

We are writing to invite you to a meeting about accessible community housing on Gabriola. There’s been much talk lately about the lack of rental homes on the island, and the changes in who can afford to buy and live here. We’d like to gather people on the island interested in these issues, to talk about what we can do to ensure a mix of people can continue to live on Gabriola. A conference on rural affordable housing on Hornby Island last month generated a great deal of information and inspiration, and we’d like to pass some ideas on and talk with Gabriolans about what next steps we can take together.

What do we mean by accessible/affordable/community housing? Our sense is that Gabriola is getting really pinched in some areas - what are the actual needs in our community? Families are having a hard time finding rentals, and we are concerned that teachers, firefighters, and other workers are finding it increasingly difficult to live on island wages given the increase in housing costs. Other islands have had a hard time recruiting RCMP officers due to lack of housing. None of these groups would qualify for any Provincially-subsidized housing, and so maybe “affordable” housing isn’t really the right word in our case. “Community housing” might be a better phrase, to convey that we want to keep our community diverse and serviced... This meeting could help shape that definition.

Who is responsible anyway? If we were talking about subsidized housing, it would be Provincial authority, but there is no way the Province is going to build or fund housing here. It is possible for people to get rental subsidies directly from the Province and it would be great to broadcast that, as the program is really undersubscribed. The Islands Trust can develop zoning for affordable housing, but doesn’t have the legislative mandate to provide the service. The Regional District of Nanaimo is not in the housing business either. Both levels of local government have policy statements identifying concern about community diversity and housing affordability, and so can conceivably support community efforts. Federal responsibility is mostly in the financing area, not service provision. There are policies and programs and funding possible from all levels of government, but in every case we have heard of, it was a local grassroots housing society that accessed the resources and got the housing in place.

What can we do as islanders to address the need for accessible housing on Gabriola? The models out there are really diverse – but the common theme seems to be that if a housing society is formed, it can advocate for new zoning policies from the Islands Trust, it can accept land donations, and can fundraise and access provincial and federal funds to build small homes that it rents or sells to islanders meeting established criteria (e.g., if you are a firefighter, you are on the top of the waiting list). The homes, when resold, go back to the society to sell to the next family on the waiting list. We can give more detail at the

meeting, and there are lots of electronically accessible resources attached (if you can join us, it would be great to read through some before you come – bring your ideas!). We want to invite islanders to come: to collectively identify the problems, to set the agenda, to explore solutions, and see what steps we might take as a community. So please come with your questions and ideas, post your topic and join the conversation.

The meeting is open to all and will be at Gabriola Elementary School, on Monday 18th June from 7 till 9pm.

from Linnet Kartar linnet@telus.net
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Alison Fitzgerald afitz@telus.net

for online resources: see [below](#)

Hi Conference Participant:

Below are links to material and web sites you may wish to browse in preparation for the conference on **Housing Solutions for Small Communities**.

SELECTED REPORTS AND WEB SITES

Islands Trust: Options for Affordable Housing

www.communitytransition.org/resources/orgrptaffordablehousing.pdf

Salt Spring Island: Community Housing Background Report

www.islandstrust.bc.ca/ltc/ss/pdf/ssrptcommunityhousingreportrecommend.pdf

Comox Valley: A Study of a Rural Community in Crisis

www.communitytransition.org/resources/Comox_Valley_Facts.pdf

Sunshine Coast: Affordable Housing Study

www.scrd.bc.ca/documents/Afordable%20Housing%20SC%20Aug%202006.pdf

Bowen Island: Symposium on Affordable Housing for a Diverse Community

www.biac.ca/pdfs/SymposiumReportWebsite.pdf

Capital Region: Regional Housing Affordability Strategy

<http://www.crd.bc.ca/regionalplanning/growth/rhas/index.htm>

Whistler: Resident Housing Strategy

<http://www.whistler2020.ca/whistler/site/strategy.acds?context=1930555&instanceid=1930556>

Tofino: Tofino Housing Corporation Strategic Plan

<http://www.tofino.ca/files/%7BFEE1B414-E6CB-469C-B065-47E4B39EC64D%7DTHC%20Strategic%20Plan%202006-2008.pdf>

The Real Estate Foundation of BC www.realestatefoundation.com - lots of good material

Housing Policy Branch www.housing.gov.bc.ca - useful reports

BC Housing www.bchousing.org

Canada Mortgage and Housing Corporation www.cmhc-schl.gc.ca

Vancouver Island Health Authority www.viha.ca/housing

Capital Region Housing Corporation www.crd.bc.ca/housing

Whistler Housing Authority www.whistlerhousing.ca

Lopez Community Land Trust www.lopezclt.org

Community Land Trusts in USA www.iceclt.org/clt

Community Land Trusts in UK www.communitylandtrust.org.uk

OUR Ecovillage www.ourecovillage.org

Ecovillage Network www.ecovillage.org
Creekside Commons Cohousing www.creeksidecommons.ca
Canadian Cohousing Network www.cohousing.ca
Co-operative Housing Federation of British Columbia www.chf.bc.ca
Gabriola Commons www.gabrielacommons.ca
Habitat for Humanity www.habitat.ca (www.habitatforhumanitycomoxvalley.ca)
Cool Aid Society of Victoria www.coolaid.org
Rental Owners and Mangers Society of BC www.suites-bc.com
Tenant Resource and Advisory Centre www.tenants.bc.ca
WaterBucket Website Partnership www.waterbucket.ca
Energy Solutions for Vancouver Island www.esvi.ca
BC Sustainable Energy Association www.bcsea.org
EnerGuide for Houses www.energuideforhouses.gc.ca
Salt Spring Energy Strategy www.saltspringenergystrategy.org
Lighthouse Sustainable Building Centre www.sustainablebuildingcentre.com
Canada Green Building Council www.cagbc.org
Smart Growth BC www.smartgrowth.bc.ca
Smart Growth Canada Network www.smartgrowth.ca

Hornby Island Community Economic Enhancement Corporation www.realthornby.com
Tony Law, 250-335-1155, ceec@telus.net

APPENDIX 2 – DETAILED REPORTS FROM THE FOUR DISCUSSION GROUPS

Group A – Alternative Building, Alternative Housing, and Eco-Community

Topics posted by meeting participants: 1) Alternative Housing; 2) no building codes; 3) 33 acre communal eco-community within a nature refuge, with holistic retirement facility.

Recorder: Catherine Nutter

Gabriola land owner Lawrence Mayles (247-9412) has 33 acres on South Road near the United Church. He was curious and willing to consider a community housing project on his property.

“I am land rich – I don’t have money, but right now I have land, and no dependants other than my 94 year old mother. One of our biggest fears is that the land will be plundered once again. (the property being discussed was recently logged before Mayles purchased it) My vision is to create a place where the land and the creatures living on it would be protected from this time forward.” Mayles has a background in alternative living systems, briefly touched upon kibbutz and communal living ideas – “people with the same vision and principles sharing a *home*”.

Ideas of “home” and a need for change in perception of what a home should be...including alternate building practices such as: straw bale construction, cobb construction, recycled/eco-friendly materials & building practices & systems (such as passive solar heat etc) insulated Yurts...

Gabriola needs specific zoning and building codes that will accommodate alternatives to the “city style” single family dwelling with its rigid demand for conventional building practices and systems. We need to make use of alternative such as constructed wetland style of septic system, more leniency with regard to the use of gray water (for flushing toilets etc) and density that allows for communal or semi-communal dwellings on land that can support such dwelling systems (on land that has proven water and septic capacity).

Much was said about land stewardship, and ecologically sound building and living practices.

Group B – Forming a Community Land Trust or Housing Society

Topics posted by meeting participants: 1) investing – is it worth putting money into? 2) creating a Land Trust; 3) choice of people who would live in ‘affordable housing’

Recorder: Alison Fitzgerald

The group realized the need for some sort of mechanism i.e. a society, to do 2 types of research:

1. to create a profile of the island and its housing needs. As a society we could apply for a grant to hire a consultant to compile data and analyze needs.
2. to explore how other communities/islands have approached this issue, what groups have been formed, what their mandates are.

It was suggested that forming a society is fairly easy to do and can be done quickly. The need for broad based membership was acknowledged as well as the possibility of many small different solutions to the affordable housing problem. Several in the group were interested in getting started right away.

It was recognized that raising awareness of the issue in the community is important. This can be done through newspaper articles, recruiting members, planning the next meeting. The question raised of who would be eligible is something to be determined by the Society, to reflect community needs. The question

raised about investment is also a bigger topic, although many housing societies have developed materials to explain how investment in a Society-owned home would work (bottom line, you'd be investing in a home and not an increasing profit-maker; if financial returns were your goal, you'd choose a regular home or the stock market).

Group C – Rentals, & Creative Solutions for All

Topics posted by meeting participants: 1) Housing For all; 2) Finding Rentals; 3) Creative Solutions for Home Ownership

Recorder Jennifer Lynch

For the What's next portion/what can be done we came up with:

- Lobby or work with provincial government for changes to the RTA (Residential Tenancy Act). *Currently the Act does not provide adequate assurances for home owners, the eviction process is very difficult, as well as giving notice and the reasons why notice can be given. If the Act was more neutral between landlords & renters it may create some more willingness for land owners to consider renting out properties.*
- Legalizing Suites: which would involve both changes from the Trust & Regional District. Possibility of Cottages on less than 4.94 acres / Duplexes. *The group was not championing any one of these, rather just brainstorming possible solutions for creating more rental accommodation, & at the same time realizing that there isn't 1 solution that would work for all, so there had to be a mix of different types of housing opportunities.*
- Set up a local rental registry. *A community website that renters & landlords could post availability we could also have links to things like the RAP government Rental Assistance Programs, as well as Tenancy application forms, etc. It wouldn't have anything to do with property management, but property managers could also post to the site if they wanted to... (I have secured the domain www.gabriolarentals.com which I would be willing to give to the group.)*
- Co-housing/Co-operative housing.
- We could contact our MLA to discuss options for people having trouble getting into rentals (first and last month's rent).

As well, I have secured the domain www.gabriolahousing.com which I thought might be a good name, as it would incorporate all types of housing opportunities, in fact even the rentals could be on this site... There is no obligation for the group to take over the domain or use it, but they are welcome to if it would be beneficial.

Group D - Density/Development Potential

Topics posted by meeting participants: 1) incentive for those requesting density transfer to give some land only for affordable housing; 2) density (aka development potential).

Recorder: Kerry Sorrenti

(note, we experienced confusion about the term 'density', which would be helpful in future meetings / communications to define or explain... *Density* as we use the term in Gabriola's Official Community Plan means development potential; i.e. "that acreage has 4 densities on it, so it can be subdivided into 4 lots". *Density* as used in a more urban context sometimes means adding residential units beyond what the Official Community Plan allows, and concentrating that development into small areas. This could be an ongoing communication confusion.)

-As per report given to the whole group about cost of housing on the island, or anywhere else these days, the major factor in the escalating costs of a home is the cost of the land.

-It would appear to make the most sense at this time to try and secure land to be dedicated for the building of affordable housing and put into a type of land-trust, only to be used by the community to build homes for low-income families who are either already here on the island or moving to the island. This would be particularly important in the case of necessary workers such as firemen, RCMP, and anyone involved in our medical care.

-Our group focused on possible ways to get land, frankly, without having to pay for it, as well as ensuring that the land came with a density so that building could take place.

Possible Sources of either land or densities discussed:

- possibility of making it part of any “deal” with future land developers who require changes in zoning or density transfers in order to proceed with their plans to donate a property that is suitable for building

- if they are trying to purchase densities, it could be made easier for them to get their transfers if they donate one of the purchased densities back to the land trust.

- the 4 densities from Cox park are still un-used; they could possibly be placed on donated land for affordable housing?

- At an OCP review, certain properties can be down-zoned so that (for example) if they currently have ability to develop 10 densities (i.e. lots), they may in the future only be able to develop 5, with the other 5 densities going on to land for affordable housing.

- If all 5-acre properties have the potential to build another house on it, could this become only possible if the house is an affordable rental, or can these densities be moved on to other land?

- can we inventory how many people have used the allowance for accessory cottages on 5 acre lots, and inventory secondary suites?

- Treaty lands currently being held by the Federal Government for treaty settlements – **if** Snuneymuxw decided not to accept all the land currently on offer to it, could the Federal Government be convinced to give the island a chance to acquire it, before it is put back on the market? (17% of Gabriola is currently being held in reserve for future treaty settlements.)

Incentive for Land/Density owners:

- There needs to be incentive for land owners to cooperate and this generally comes via tax incentives.

- Could the Federal Government be lobbied to give land owners who donate land/densities to get some sort of tax break?

- Could property taxes be reduced?

- Could the Island Trust make zoning changes (if agreeable to the community) much simpler and smoother if the land developer is willing to donate to the land trust either land or a density?

Our group feels that in whatever way possible, the start to the solution is in getting the properties now and into a reserve to be used in perpetuity for affordable housing. The actual building of the homes can be done through community building bees or agencies such as Habitat for Humanity.

APPENDIX 3 – JENNIFER LYNCH’S SPEAKING NOTES ON REAL ESTATE AND AFFORDABILITY TRENDS

June 18/07

Real Estate over the Past 5 years on the Island...

2002 Gabriola was discovered.

- * International Visitors
- * Baby Boomers

Since then we have seen the value of Real Estate continue to rise year over year.

The average sales price for a residential home on the island climbed by 125%.
In that same time period the average sales price for lots rose by 316%.

Shift in the buyers reason for buying to hold.

- Buyers were no longer buying for investment.
- The cost of subsidizing a purchase through rentals was no longer an alternative, with the increased cost of homes.

Hard to get a handle on rentals, currently between the islands two property managers there are 19 rentals. Turnover of property managers on the island in the last 3 years. Lots of rentals are done without.

According to the 2006 census Gabriola’s population rose by 15% since 2001, with now over 1998 homes on the island.

We have seen a shift in demographics, measured by the number of Students in Elementary School on Gabriola in 2002 the enrollment was 235, in 2007 there were 163 enrolled in Gabriola Elementary, plus 25 students at Aurora Learning community, which represents a 20% decline.

Housing affordability is an issue throughout the Province. When we compare to other areas, Gabriola still offers housing opportunities that are lower than in major centers in BC. In May 2007 the average sales price for a detached home was:

Nanaimo	\$345,962
Gabriola Isl.	\$360,538
Victoria	\$575,000
Vancouver	\$700,000 (hovering around)

Translated into the finance aspect, a home purchase for \$360,000 would mean that you would need to have a household income of approximately \$100,000 to support the mortgage.

The Future... Increased demand, along with limited availability will continue to see the prices to rise. Affordable housing will be more of an issue in creating a sustainable community...

APPENDIX 4 – FAY WELLER’S SPEAKING NOTES ABOUT GOVERNMENT RESPONSIBILITIES

(Faye’s opening presentation on June 18/07)

FEDERAL GOVT – PRIMARILY ONE TIME FUNDING

HRDC, CMHC

Partnerships with province, mortgage help, renovation help, tax system

Social Housing

- Ongoing subsidies to existing social housing projects;
- The creation of new units through federal-provincial agreements; and

CMHC mortgage help

- CMHC mortgages – **5% down** for those who can’t come up with the 25% down required by financial institutions. It enhances the private housing market through activities such as permitting the recent change to allow **use of registered retirement savings plans** as down payments for home ownership –, and more recently, waiving the requirement for down payments altogether. CMHC also provides **mortgage insurance to private and non-profit developers**.

Community and industry partnerships re: pilot initiatives

Partnerships with private and non-profit organizations have been encouraged through the **Centre for Public-Private Partnerships within CMHC**. This has led to the ad hoc development of affordable housing projects throughout the country, using a variety of tools and resources. Proposal Development Funding (PDF)¹ enables private or non-profit housing proponents to develop affordable housing project proposals to the point where they can apply for mortgage financing.

Affordability and Choice Today program: ACT grants of up to \$5,000 are available to facilitate uptake of existing regulatory solutions that contribute to housing affordability, (e.g. by reducing residential development costs), or that increase housing options. ACT defines regulatory issues as including land use planning, residential building codes, zoning, residential regulations, the development approvals process and building permit procedures, site and infrastructure development standards (including site remediation), resistance to regulatory change, homeownership financing, provincial or territorial legislation, redevelopment financing (e.g. for brownfields).

RRAP - Renovation dollars for low-income renters and homeowners

The Homeowner RRAP offers financial assistance to low-income households who own and occupy substandard housing to enable them to repair their dwellings to a minimum level of health and safety.

The Rental Residential Rehabilitation Program (Rental RRAP) offers financial assistance to landlords of affordable housing to pay for mandatory repairs to self-contained units occupied by low-income tenants. Mandatory repairs are those required to bring properties up to minimum levels of health and safety.

Taxes: - other research has indicated there are other changes could have big impact on rental housing being built if changes to taxes.

PROVINCIAL GOVT –

ongoing funding assistance for low income renters

Purpose built social housing (many run by cooperatives) usually 1/3 of units are subsidized - provides subsidy for low-income units

- move to support primarily low-income family & singles towards primarily for special needs (seniors, mental health, disabilities) –

Shelter assistance – EA (amounts too low in BC – recent raise still not enough)

Rental assistance – SAFER (Shelter Assistance for Elderly renters) been in place for a while – recent increase

- New program – rental assistance programs for families – started in fall – revised in February with new maximum family income level at \$28,000.

Community initiatives

Changes over the years – currently : Community Partnership Initiatives (CPI) provide one-time grants, mortgage financing, or rent support for unique housing solutions, without the need for ongoing operating subsidies.

Housing Policy re: local governments

Policy documents (i.e., – secondary suites guide for local governments, Local Government Guide for Improving Market Housing Affordability) – gives case examples for initiatives throughout BC – including several examples of housing trusts set up by local governments.

Building Policy - British Columbia Building Code

- Governance of aspects of the building regulatory system framework
- Stewardship of the development and application of the Building Code
- Have developed a more relaxed code to allow for legalization of secondary suites

Homeowners –

Homeowner protection office (leaky condos), BC Assessment,

first time home buyers relief from property transfer tax, PST relief for leaky condo renovations

Legislation/registration

Residential Tenancy Office (appeals, etc), Strata property legislation, land title registration.

REGIONAL DISTRICT/LOCAL GOVERNMENT

Less dollars – more regulatory tools

Since 1992, OCPs must include policies on affordable, rental and special needs housing

Gabriola's OCP (1997) states:

Seniors: a) Increasing residential density through redesignation/rezoning shall not be permitted with the exception of Special Needs and Seniors' affordable housing for residents who are physically or mentally challenged.

b) With the exception of Special Needs and Seniors' multi-family affordable housing, no provision

shall be made for multi-family residential use in the planning area.

Family housing: On Gabriola, where there is no provision for multi-family housing, allowance for an accessory cottage, on parcels 2.0 hectares or larger, is looked upon as an appropriate means of addressing the island's need for affordable housing.

OCP – open to updates

Key area: Land Use planning Includes influence over Secondary suites by-laws and Building by-laws

Local Government Tools:

Approvals

- *Fast-tracking* – Ensuring that applications with an affordable housing component receive immediate attention.
- *Streamlining development applications** – Proceeding with the application more quickly, with fewer steps.
- *Guidelines** – Clearly stating expectations to facilitate the process.

Financial Incentives

- *Waiving/reducing fees and charges** – Development cost charges, building permit fees or property taxes may be waived or reduced, in certain circumstances (such as heritage buildings), or when improvements are owned or held by a charitable, philanthropic or other non-profit corporation. (Section 224, *Community Charter* and Section 933 *LGA*)
- *Charging development cost charges (DCCs) at the building permit stage* - Recent legislative amendment has given local governments the authority to waive the exemption from development cost charges (DCCs) for buildings with under-4 units. Local governments now have an incentive to wait until the building permit stage to charge DCCs. This means they will be able to encourage the development of smaller, more affordable housing as they can charge DCCs on a square foot basis rather than number of units, which cannot be done at the subdivision stage. Delaying the collection of DCCs will reduce carrying costs for developers creating a saving that can be passed on to the home purchaser.
- *Housing reserve funds** – Contributions obtained in a variety of ways and maintained in a fund designated for affordable housing. (Section 188, *Community Charter*) Some innovative approaches have been used by various local governments both municipal and regional districts to set up housing trusts (from land lease payments, sale of municipal land, developers payments)

Land

- *Land grants*
- *Leasing land at or below market value*
- *Deferring payments on land leases*

Regional District Structures re: housing An example of a housing corporation can be found in CRD: The Capital Region Housing Corporation is a wholly-owned subsidiary of the Capital Regional District. It was incorporated under the British Columbia Company Act in 1982 and its principal activity is the provision of rental accommodation for citizens of the District. The corporation owns and operates 42 properties providing 1206 housing units among them. *Couldn't find anything comparable in RDN.*

APPENDIX 5 – REPORT FOR GABRIOLA LOCAL TRUST COMMITTEE ON HORNBY HOUSING SOLUTIONS CONFERENCE

(Report on Housing Solutions Conference April 11-14, Hornby Island, by Linnet Kartar, May 16/07)

To the Local Trust Committee,

Several people from Gabriola attended this conference. A meeting is proposed to familiarize Gabriolans with what we learned and to encourage as a first step, the establishment of a local housing association which could hold land, find partnerships to build projects, manage rentals and advocate for those in need of housing.

The Conference provided an excellent overview of the present lack of affordable housing in some 30 communities that were represented, and the models of success that are out there. This is not simply an island wide situation, but a provincial, national, and even global, predicament for the 30-plus generation and a major section of our communities, affecting teachers, firefighters, and people living on island wages and limited incomes.

Salt Spring has made a start with a “rooming house” rental situation to provide an interim solution and a further accessible housing project is in the works – Murakami Gardens with 27 units. Both of these projects were initiated in the private sector and could serve as models for us on Gabriola

Of interest to Gabriola Trustees might be the suggestion from one of the panelists to create an amnesty on the illegal secondary suite with incentives to dedicate the suite to affordable rental in perpetuity. Another suggested seeking RRAP funding to bring secondary suites up to code, or to make existing cabins eco-efficient if owners would guarantee affordable rentals from then on. Both suggestions would require a zoning change if they were to be implemented.

A Task Force on affordable housing could be established to look at Gabriola's needs which could play a part in our OCP review with regard to dedicating a proportion of all development from now on to affordability, or creating incentives that would provide low rental housing.

I include in following emails the recommendations of the Conference and a brief summary of the focus of the presentations for which I can supply notes if you are interested.

Linnet Kartar

Housing Solutions for Small Communities, Hornby Is., April 11-14, 2007

Getting started with affordable housing

Explain the **PROBLEM** first

- consult with the community, establish need
- education re:-no affordable housing for community workers – teachers, retail workers, artists, etc.
and desire to maintain diversity
- concept of residential space for stewardship (sustainability)

Get a **PLAN** – think outside the box; seek non-market solutions

Get **LAND** – land appreciates more than building costs

- where are opportunities for land? (realtors, private donors??)
- downzoning, amenity zoning

Organize a **SOCIETY** to make the problem more visible

i.e., Housing Society, Housing Authority, Housing Corporation (all basically the same)

Hornby has a Community Economic Enhancement Corporation and a Community Land Trust

Lopez has a Community Land Trust

Salt Spring has a Community Energy Strategy, a Land Bank Society

Tofino has a Housing Corporation

Victoria has a Regional Housing Trust Fund

Whistler has a Housing Authority

Then develop a relationship with the local administration e.g. (Salt Spring is looking for a strategic plan to coordinate the Trust and the Regional District)

FINANCING

Look for alternative funding and ownership models as there is little public money available.

Create a Housing Fund.

Tie affordable housing to development e.g. in Ucluelet 20% of new development must be “affordable”; in Langford for every 10 lots developed one must go to municipality for affordable housing
“Employee service charge bylaw” in Whistler has created a fund for affordable housing.

Need a **CHAMPION**

e.g., a developer willing to donate time, experience
the local housing organization
partnerships

PARTNERSHIPS are essential for negotiating with the private sector, Regional Governments, etc.

Provincial and Federal governments will look more favourably on a project with several partners.

Partnership examples: Lions, Legion, Vancouver Island Health Authority (seniors’ housing on Salt Spring), Women’s Institute, churches, Habitat for Humanity, Victoria Women’s Transition House, BC Hydro (Powersmart), Labatts!

Limited support available from:

BC Housing – bchousing.org – advisory, research, mortgage loan insurance

- CMHC - Canadian Centre for Public/Private Partnership
- advisory, research, mortgage loan insurance
eg. funded OUR EcoVillage governance study (FOG), rezoning research, and design of eco-homes
 - seed money – up to \$10,000 grants/loans
 - mainly supports **seniors** housing – interest free loans up to \$100 thousand

Real Estate Foundation of B.C. – CIT- Communities in Transition

Housing Solutions for Small Communities

Hi Conference participants:
Here is some follow-up information.

1. Outcomes and evaluation

Attached is a summary of delegates' comments about conference outcomes from the evaluation forms and the closing session of the conference (plus evaluation of the conference and affiliation of participants).

2. Affordable Housing Congress

At the conference someone mentioned the Affordable Housing Congress in Calgary next month. This is the 39th Annual Congress of the Canadian Housing and Renewal Association and is happening on May 9-12. Follow the links on the CHRA website: www.chra-achra.com.

3. Secondary Accommodation Units

Someone else mentioned the information available from the BC Housing Policy Branch. Go to www.housing.gov.bc.ca/housing. At the bottom of the page you can download "Secondary Suites" in html or pdf. Under "publications" you can find a number of useful reports.

4. Community interactive web sites

Sue Turner of Galiano and Phoenix Wolf-Ray of Hornby invited conference delegates to participate in discussions on their web sites. For Galiano check out www.galianovoices.ca. For Hornby check out <http://wordofmouth.earthmatrix.net/blog>

5. Planning charrette - Cortes - Smart Growth

Kathy Smaill of Cortes mentioned the planning charrette that had taken place in her community and suggested that such a process might be useful elsewhere. For information on this check out Smart Growth BC, which was involved in the Cortez charrette, at www.smartgrowth.bc.ca. On the home page hit "community involvement". On the page that comes up, hit "Cortes Island".

Tony Law

Housing Solutions for Small Communities – Hornby Island, April 12-13 2007

OUTCOMES for delegates

Delegates were asked on the evaluation form to identify the three main things they got out of the conference. These were the most frequently identified outcomes:

- Inspiration to take action
- Connection with resources
- Networking
- Knowledge of organizational models

Delegates also identified the importance of:

- Taking leadership to mobilize the community and to build relationships
- Recognizing the common challenges and the specific circumstances of communities
- Understanding the legislative and regulatory framework
- Establishing an organization utilizing professional inputs (board, staff, contractors)
- Identifying appropriate solutions for specific needs

In addition, delegates expressed having a deeper understanding of the housing crisis facing communities (with respect to working households, the homeless and the seniors 'tsunami'), having a realization of the serious challenges in creating housing (particularly the difficulty of making it affordable at present costs) but nevertheless having hope in pursuing solutions.

At the closing session of the conference, delegates were asked what they had learned. These were the responses:

- ~ This conference is a watershed
- ~ Keep land out of the market
- ~ We are all in the same boat
- ~ Almost anything is possible
- ~ No is an uneducated yes
- ~ Social obligation to act
- ~ Common grief allows for common vision
- ~ Build people and communities not houses
- ~ Act outside the box
- ~ Small groups can make big changes
- ~ No action will lead to 'gated' communities
- ~ Can learn from other communities

Delegates were also asked to identify follow-up actions. These were suggested:

- ~ Lobby re. Property Transfer Tax
- ~ Pressure politicians – repeat messages
- ~ Address non-resident property ownership
- ~ Reduce taxes for social and affordable housing
- ~ Redefine Trust mandate in today's reality
- ~ Participate in local government processes
- ~ Focus on carrying capacity not density
- ~ Look at authorities of local governments
- ~ Act on escalating ferry costs
- ~ Talk with others about what was learned
- ~ Involve youth and elders
- ~ Train baby boomers
- ~ Revisit concept of homes – other models
- ~ Include food production & transportation
- ~ Plan for long-term affordability
- ~ Be aware of transitional needs of organizations
- ~ Utilize charrettes where appropriate (Cortez)
- ~ Island communities need to unite
- ~ Use existing web-sites to communicate
- ~ Establish a list serve
- ~ Affordable Housing Congress, Calgary
- ~ Another conference next year