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A new take on affordable housing

—CHRISTA GRACE-WARRICK

The morning after the Bob Dylan Birthday Party in late May, I talked with Tom Hennessy at his home, the former Sutil Lodge house, about the push for affordable housing on Galiano Island.

He explained that Islanders have been working to create affordable housing for young people on Galiano for 20 years. Like many islands, Galiano has long since achieved a seniors' housing complex. The affordable housing crunch is now amongst the young.

'The young people look at the beauty of this place and think 'if only I could be here, this is where I would choose to be,'" says Tom. 'And so many people have tried. They've rented... Some people have even been sleeping under the dock at Sturdies Bay or are crammed into little shacks where there is no toilet, no kitchen and no insulation. Hopefully getting jobs and trying to fit in to this community, but this has become impossible because the cost of land is so high.

'The Galiano Land & Community Housing Trust's subcommittee: myself, Doug Latta, Emily Menzies, Jordan Hartman, and Kathryn Byrne have looked at co-housing, co-op housing and rental housing models, and any one might be an option in the future.'

At the moment, a new land lease-back option seems to be the most attractive option for affordable housing. 'If you think about paying \$250- to \$500,000 for a piece of land, just think about what the interest is, not to mention paying down the principal.' Hennessy says land lease-back overcomes the problem of the cost of land and more than one piece of land is available for purchase.

He explains, 'We can't wait any longer to get a piece of public land that we can use, say Crown land or the Heritage Forest. It's ridiculous just waiting and hoping something magic is going to happen.

'The Galiano Land & Community Housing Trust (GL&CHT) can buy a serviceable piece of land. And if the trustees will rezone it to affordable housing, which was a high

priority of their election campaign, then the society can lease it back to people who want to build houses.

'We want to rezone it to 10 units per hectare—because that is the precedent that we had with the seniors' housing on Galiano from the '70s. The community has identified that it is essential that we don't 'segregate' generations of the community; that every part of the community has the same affordable housing situation.'

Hennessy emphasizes that with high land prices, 'there has to be higher density when considering affordable housing.

'Our trustees have already been helpful in putting an affordable housing provision in the draft OCP. There's also a model we've looked at on Gabriola for a Commons Zone 'for community benefit' that might be useful.'

Build Yer Own

The next hurdle is usually getting a mortgage to build. The model has a solution to this as well.

It's a very long road to get the funding for building, getting a CMHC mortgage. So the simple thing to do is to get a piece of land, get it rezoned to the proper density and lease it back to people who want to build their own house. Not a rental thing, where people just rent and the place runs down—you have pride of ownership.

'They use their sweat equity. They are young, they are energetic, they want to have families; they want these things that we all have. We did a model on a piece of land with a lease back to just ten people and at at \$200 a month it works, barely. Fifteen to 20 people would be better.

'I went to the lumberyard and walked around with a pencil and paper and wrote down the cost of foundation, lumber, insulation, wallboard and exterior cladding for a 768 sq ft house and, if you don't consider labour costs, the cost of all these materials was less than \$12,000.'

Builders will make application for CRD building permits

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and the building inspector would oversee the buildings.

'We could even loan money for materials to get people started. The new Galiano Community Loan Fund Society already has over \$100,000 ready for applications of up to \$10,000. The beauty of loaning to somebody who wants to build a house is that the collateral is there. If anyone walks away they can sell their asset, they can sell their building—even if they've only been working at it three months—through the affordable housing society.

'The next owner has to meet the society's means test; we have to prevent resale to speculators, people looking for a summer cottage, or a rental unit. It's important that there are conditions that prevent abuse of affordable housing so everything would operate through GL&CHT, which is a registered non-profit society.

'We've also had discussions with a member of the UBC architecture faculty who say it's an ideal hands-on project for students to come up with renderings, models, and with options for the simplest forms of modern sustainable technologies like above ground septic and rain water catchment.' In fact he says it may be possible to incorporate many new ideas and technologies for low impact on the land, creating a model eco-village with this pilot affordable housing scheme.

Tom delves into the past, 'The idea came from this

property, Sutil Lodge. Back in 1927 Stanley Jackson's mother bought 160 acres on Montague Harbour. They ran it as a lodge. After the lodge closed in the '40s, he was alone. There were eight or ten cabins on the waterfront and in the '70s young people moved into them for \$30 a month. They were company for Stanley; they stopped in, he drove them to the grocery store, and took them on Sunday picnics.

'Eventually, the real estate people were after him to sell the property. But the folks who lived in the cabins said would you ever consider selling us a bit of land. He said: you pay the surveyor, I'll sell you 10 acres for \$10,000. It was a golden opportunity for those young people to start a permanent life on Galiano. And they got the money from relatives, bought the land, eventually built houses, and are still members of the community. Stanley lived to 96 with friends around him.'

GL&CHT is currently dialoguing with Islands Trust planners about a possible structure for the venture, before submitting an application for rezoning. The United Way has granted \$25,000 of the society's application for \$44,000 and have suggested an application to the CRD for the remainder. A dozen people have expressed interest in building houses. This might just be a venture whose time has, at long last, come. ✍