

History of Affordable Housing on Gabriola

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Abbreviations used in this article:

Airbnb= an online site for booking short-term and vacation rentals

CRA=Canada Revenue Agency

GHS=Gabriola Housing Society

HTF=Housing Task Force (an informal Gabriola group formed in 2009)

IT = Islands Trust (A federation of local governments for the Gulf Islands)

LTC = Local Trust Council (elected Island Trust representatives serving Gabriola)

OCP = Official Community Plan (Gabriola's Bylaws regarding land use)

PHC = People for a Healthy Community—Gabriola's non-profit social service agency

RDN = Regional District of Nanaimo, which governs Gabriola's building permits.

Affordable housing for seniors and people with special needs

Retirement Village

In the late 1980s local landowner Don Powell saw an opportunity because Gabriola's Official Community Plan (OCP) allowed affordable housing for seniors and people with special needs. He proposed to develop affordable housing for seniors on some of his forested land east of the school, first applying to re-zone it as "Seniors & Special Needs" for two buildings-only strata ownership plans. The zoning of the remainder of Powell's land allowed for Institutional use, so a church was to be built on the lot next door, and the new road beside the housing development was named accordingly.

The original vision presented was more elaborate than what was built, but the bylaws stipulated only a density limit. The community was disappointed when the forest was clear-cut for the clusters of buildings and some hoped-for shared amenities failed to appear, but in the very early nineties the first tenants moved in and the housing project grew in phases. It has been fully occupied ever since and there is always a waiting list. All occupants are seniors. Renters with small incomes have their rents subsidized under BC's *SAFER* program.

The land continues to be owned by the Powell family. There are 28 housing units in 14 duplex buildings. The twelve units in the building strata plan near the front of the lot are individually owned. The 16 units in the other strata plan are owned by the Powells and are rented. Each duplex has its own septic field and the whole development has two wells.

Garden Homes

Toward the end of the 1990s Gabriola Lions Club recognized the need for more affordable non-market ownership housing for seniors and proceeded to plan a strata-structure development on Argyle Drive, on land then owned by Clyde Coats. Coats applied in 1999 for his land to be rezoned—a lengthy process because the community was in the middle of reviewing the OCP and zoning bylaws. The new zoning was contingent upon the owner signing a housing agreement to be registered on the land title, stating that the housing project "*shall be managed by a non-profit society registered in BC under the Society Act for the purpose of providing affordable housing for Senior Citizens on Gabriola Island*" and would accommodate a mix of tenants.

Since there was ample indication of interest from Gabriolans wishing to downsize, the original plan was for 36 units, but because of the requirements of Gabriola's OCP and local community concerns about water and traffic, the project was reduced to 24 units. The intended business plan was that the Lions Garden Homes Society would manage the housing complex. Unit occupants would buy "life-leases", meaning that when an occupant vacated their unit (through death or simply moving), the Garden Homes Society would buy the unit back at its purchase price, thus avoiding speculation and assuring maintenance of affordability.

Venture capital funds were used to finance the development, but during the 2.5 years it took to process the application, there was a big downturn in the market. The number of potential owners shrank to only 12 and the project suffered acute financial difficulty. The group declared voluntary bankruptcy, rendering null and void the stipulation that owners had to sell their unit back to the group. "Gabriola Garden Homes" became a strata development. To further complicate the situation, in 2003 it was discovered that the original housing agreement had **not** been registered on the land title. The signed agreement had been forwarded to the Islands Trust Office in Victoria, from where it was intended to be sent to the Land Titles Office, but the Land Titles Office reported that they never received it. There were now multiple owners involved, rather than the original one, and they refused to sign even a much-diminished housing agreement. To the community's dismay, the original intent to keep the units affordably below market cost through life-leases was lost and now they are market-rate condominiums for seniors.

Affordable housing for anyone with low to moderate income

SUSTAINABLE GABRIOLA and PEOPLE FOR A HEALTHY COMMUNITY (PHC)

2006-2012 measuring local need and searching for solutions

In 2001 the average house price on Gabriola was less than the mortgage affordable by an average family—that is, decent housing was reasonably attainable. But by 2006, this was no longer true. In just five years, average house price had soared from under \$200,000 to about \$370,000 with no change in incomes. Younger people with limited financial means were finding it hard to rent decent, stable accommodation. Certainly, purchasing was becoming out of the question for them. Other Gulf Islands were having the same experience.

Community groundwork

- **June 2007 Gabriola Housing Solutions Forum**—Several Gabriolans who had attended an Affordable Housing Conference on Hornby Island presented their findings.
- **May 2009 Sustainable Gabriola** group was inaugurated at the Haven, and they identified housing and seniors as two critical Gabriola issues.
- **November 2009** The Gabriola LTC commissioned the “**Gabriola Island Affordable Housing Needs Assessment**”, produced by Weller Consulting (Fay Weller). Priorities were identified and an informal **Housing Task Force (HTF)** formed.

PHC research and report

- **Summer 2010 PHC homelessness research** found that 66% of the respondents were paying more than 30% of their income to shelter costs. 19% of respondents did not have access to an indoor bathroom; 16% had no access to a kitchen. They began preparing a report and developing an affordable housing strategy.
- **September 2012:** PHC Board adopted “**An Affordable Housing Strategy for Gabriola Island.**” From this report it became clear that a separate registered Society needed to be formed specifically for housing, with charity tax registration so that donations could be received, and funding accessed. PHC’s charitable purpose did not allow it to acquire land for housing and the local OCP had provisions that made it very difficult to find solutions.

ISLANDS TRUST, LTC & OCP 2010-2018

The Gabriola Island Affordable Housing Needs Assessment commissioned by the LTC in 2009, brought about the formation of the HTF, and in January 2010 the Islands Trust published its **Community Housing Toolkit**, produced by JG Consulting Services (Janice Gauthier). The LTC considered what could be done about affordable housing on Gabriola and began reviewing the OCP.

LTC—Dec 2010 to Jan 2011 OCP review

Decisions: Defined affordable multi-unit housing and defined its location to be within 2km of the village core but **did not** allow for increased densities. Instead, it established a “density bank” to receive densities transferred voluntarily using the OCP’s existing density transfer process.

(A “density” is the right to build a dwelling. Note that the OCP **does permit** increased densities for affordable housing for seniors and people with special needs.)

LTC 2011 OCP bylaw 262 adopted:

“Residential densities listed in the Residential Density Bank in Appendix 2 are principal dwelling units and do not include accessory cottages until related policies are developed by the Local Trust Committee”.

LTC 2014 Priority #2, Item 5 carried over to new trustees:

“Consider density transfer affordable housing policies for cottage densities”

LTC 2015

- April: Amend “Density transfer from cottage densities for affordable housing” to “Consideration of affordable housing strategies”
- May: Amend Top Priorities list to:
 1. Signage review.
 2. Dog boarding review.
 3. Affordable housing strategies.
- June-October:

The IT planner and a student planner were assigned to review affordable housing strategies. They submitted their review, and following feedback from HTF, PHC, and GHS, it was renamed “Gabriola Attainable Housing Strategies”.

Attainable housing strategies were added to the LTC/RDN discussion list; communication about agricultural bylaws was to include information about secondary suite provisions.

APC members were given staff reports on housing, the 2012 PHC report, and other relevant documents for consideration of their viability.

LTC 2016-18

In June 2016, Islands Trust published their “*Baseline Report on Affordable Housing in the Islands Trust Area*”, in which it noted that on Gabriola, density increases for affordable multi-dwelling housing development was permitted only for seniors and disabled people. Despite mounting pressure, opposition to increased densities continued, and no attempt was made by the LTC to legalize secondary suites on properties less than 2 hectares (4.94 acres).

Over the next couple of years, Gabriola’s LTC limited itself to making adjustments to the type and size of secondary suites that could be built on properties of at least 2 hectares. In 1997, the bylaws had been changed so that “guest cottages” 65 square metre (700 square foot) were permitted to be rented out full-time. In 2016 this size limit was increased to 90 square metres (968 square feet); only one secondary suite was allowed per lot. Within the Agricultural Land Reserve (ALR) the secondary suite must be wholly within the single-family dwelling. Outside the ALR, the secondary suite may be attached to the main dwelling or within an accessory building. It may not be in a manufactured home. Strata plans which might result in a secondary suite being on a separate lot are not allowed.

Then, in June 2018 the Islands Trust published their “Housing Needs Assessment for the Northern Region of the Islands Trust”. Its findings clearly described the acute affordable housing shortage on Gabriola as well as the other Gulf Islands.

Meanwhile Gabriola’s year-round population was holding steady at around 4000 and nearly 71% were aged over 50. Both seniors’ housing complexes had waiting lists and the median house price on Gabriola was now \$484,000—among the top 20% in Canada. Additional pressure on rental housing was now coming from lucrative, temporary Airbnb rentals of houses, cottages, and suites (at the time of writing in May 2019, 48 short-term Airbnb rentals are offered on Gabriola Island); and businesses were reporting problems hiring staff because they could not find affordable places to live.

GABRIOLA HOUSING SOCIETY (GHS)

GHS 2013 – 2015: The beginning

Following the recommendation in the 2012 PHC Affordable Housing Strategy, Gabriola Housing Society was registered in 2013 to begin the hard process of interacting with the community and the political bodies (RDN and IT) involved in island housing. Sadly, personal hardship disrupted its leadership, causing the Society to become dormant in 2014, but its members continued to participate in LTC initiatives and community discussions regarding housing.

GHS 2016-17 Making a game plan

A new president and board consolidated the work done so far and undertook to:

- Engage fully with all LTC initiatives and discussions on housing.
- Revisit what islanders want to see in an affordable housing project.
- Study what other Gulf Island communities are doing successfully.
- Understand what changes will be needed to Gabriola's Official Community Plan to achieve affordable housing on Gabriola.

GHS 2018-9 Getting started on a project

Affordable Housing Forum May 2018

To get the wider community involved GHS held a community-wide Affordable Housing Forum in May 2018. Participants were given rough architectural drawings of several possible housing development layouts ranging from a two-storey apartment block to variable clusters of duplexes, triplexes and four-plexes with units of varying size. They were asked to write and draw their critiques and suggestions on the drawings. Tell of their concerns and wish-lists. Discussion was lively.

Referencing the Islands Trust Housing Needs Assessment June 2018

Just at the right moment, in June 2018 the Islands Trust published their "Housing Needs Assessment for the Northern Region of the Islands Trust", including Gabriola. It concluded that the existing rental market depends heavily on illegal suites. Over half of the Gabriola rental population lives in inappropriate, unstable, or substandard housing. Also, 52.1% of Gabriola Island rental households are spending more than 30.0% of household income on shelter costs. This compares to 47.8% of households in the RDN, and 42.7% for BC.

The Islands Trust report concluded that meeting future affordable housing needs can be accomplished by a number of actions:

- Local not-for-profit organizations can acquire land through donation and apply for funding to construct affordable housing;
- The Local Trust Committee can strengthen their affordable housing policies and direction in the OCP to support various forms of affordable housing; and
- The Local Trust Committee could consider entering into Housing Agreements with individual owners of housing and not-for-profit organizations to ensure affordable housing stays affordable in the long-term.

Gabriola Housing Society's first housing project

The time seemed right—the Islands Trust had fully recognised Gabriola's acute housing need and seemed ready to find solutions. In the Fall of 2018, GHS laid out the necessary main stages of initiating an affordable housing development project on Gabriola in 2019:

- Hold a Special General Meeting in October 2018 to re-define the Society's purpose, concentrating on the provision of affordable rental housing for people with low incomes.
- Apply for CRA registration as a charitable organization—Spring 2019
- Identify suitable land in the Village area—Spring 2019
- Fund-raise for short and long-term expenses—on-going throughout the project
- Acquire suitable land—by late summer 2019
- Hire a development consultant—by early Fall 2019
- Apply to the LTC to develop approximately 24 affordable rental housing units (with average area 900 sq ft) on a specified property in the village area, mainly for people with low incomes—submitting the application by the end of 2019.

So far, we are on track but much needs to be done. The density bank in the OCP for affordable housing was an attractive idea but it has failed—since 2011, zero densities have been transferred. Unless we want to live in a community of only wealthy old people, new affordable housing densities will need to be created, as well as a zoning category for affordable community housing. It'll no doubt be hard, but it's time!